

PANNONIA Federal Credit Union

Fall 2010

Fourth Quarter

Celebrate International Credit Union Day October 21, 2010

On October 21, credit union members worldwide will join together to celebrate International Credit Union Day and this year's theme: Local. Trusted. Serving you. Do you remember why you chose Pannonia Federal Credit Union to be your financial services provider? It may be among many reasons shared by the 186 million people in 97 countries who have

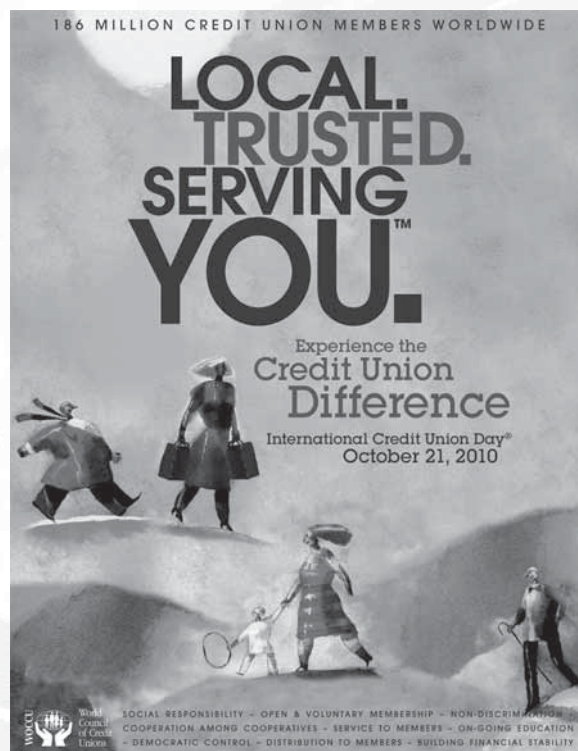
Why 186 Million People Worldwide Choose Credit Unions

also chosen credit unions, but it most likely has something to do with the common philosophy of people helping people.

Unlike most other financial institutions, credit unions are not-for-profit, democratically controlled, volunteer-run, member-owned cooperatives. They exist to serve their members, and that level of service remains high even during the toughest times. Instead of issuing stock or paying dividends to outside shareholders, credit unions provide value to their members by returning earnings in the form of lower loan rates, higher interest on deposits, and lower or even no transaction fees.

This year's theme celebrates the advantages of credit union membership. Value, trust and service are just some of the many benefits of being a credit union member. You are in charge of your money and your credit union.

At Pannonia Federal Credit Union, we are proud of our heritage as a cooperative financial services provider and our connection to the more than 54,000 credit unions worldwide. On October 21, we'll join credit unions and their members around the world to celebrate International Credit Union Day in recognition of the benefits those institutions bring to their members.





FACT Act Notice

Negative Information Notice

We may report information about your loan and deposit accounts to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Notice to the Home Loan Applicant

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users, and the lender used in connection with your home loan, and

the key factors affecting your credit scores.

The credit score is a computer generated summary, calculated at the time of the request and based on what a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit reports may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender:

Pannonia Federal Credit Union

90 Bustleton Pike • Feasterville, Pa, 19053-6343 • 215 -364-9900
www.pannonia.org

If you have questions concerning your credit score or the credit information furnished to you: contact the consumer reporting agency:

Equifax: PO Box 740256 • Atlanta, GA 30374 • 800-685-1111

Experian: PO Box 2104 • Allen, TX 75013 • 888- 397-3742

TransUnion: PO Box 2000 • Chester, PA 19022 • 800-916-8800

Car Deals

If you are heading out car shopping between now and the end of the year, these last few weeks can be a great time to get car deals. Automakers and dealers are always anxious to boost their total annual sales.

Dealer incentives can be deducted from the purchase price if the customer knows to ask. Vehicle information web sites like Kelley Blue Book and Edmunds.com offer a model-by-model list of what incentives are being offered to dealers as well as manufacturer rebates for consumers.

Wondering when to buy? Avoid the weekend for the best car deals, according to research by TrueCar, a new-car pricing website that lists actual sale prices for specific models in the shopper's geographic area. TrueCar's analysis states that the days leading up to December 25th and the week between Christmas and New Year's Day are the best days of the year to shop and when you can expect to save the most money.



Calendar of Events 2010

International Credit Union Day
Thursday, October 21, 2010



Sunday, November 7, 2010

VETERANS DAY

Thursday, November 11, 2010



Thursday, November 25, 2010

The Credit Union will be closed on Thursday and Friday, November 25 & 26, 2010.

The Credit Union will be closed on Friday, December 24, 2010.

We will be closed to the public on Wednesday, Thursday, and Friday, December 29, 30 & 31, 2010, while we process year-end forms.

In order to receive proper credit on your account, we request that you mail your loan payment prior to December 28, 2010. All payments received after December 28th will be credited as of January 1, 2011. The Credit Union will reopen on Monday, January 3, 2011.

Your Savings
At The Credit Union
Are Insured To At Least
\$250,000

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

Ready For A Used/New Vehicle?

It is a known fact that a new vehicle depreciates as soon as you drive it off the lot. A financially savvy option is to buy a used vehicle. Another good financial option is a vehicle loan from your credit union. We can get you ready with a low-rate and no-gimmicks pre-approved loan. Before making your decision, do a little homework to minimize the risk of buying "a used lemon." Research before you buy, and know what you are willing to pay.

When you find a vehicle you think you may want, walk around the vehicle looking for signs of poorly done body repairs. And, look under the trunk mat for silt or dried mud. This could indicate a flood damage vehicle. Look at the tires for excessive or irregular wear. Also, look under the hood. Check fluid levels and look at visible belts and hoses to ensure they're in good condition. Test drive and have it inspected by a qualified mechanic to make sure it's in good condition. When you find the "one" you want, your credit union will have the best deal in town and is here to help you.

To Your Credit

The news media are reporting that the credit markets are thawing. At your credit union, we've never resorted to putting loans on ice. In good times and bad, the goal has remained the same; to provide credit for provident and productive purposes to our responsible members. Credit unions were the only financial institutions that grew during, the Great Depression. During the Great Recession, credit unions have shown resiliency and continued to serve the credit requirements of members. So whatever your needs, we probably have a loan for you.

Worried your car won't make it through another winter? Look to us for great rates on loans for new and used vehicles. Tired of paying sky-high utility bills? A home improvement loan can help you make those energy-efficient changes that shrink your energy bills as well as your carbon footprint. Or maybe you're just tired? A vacation loan can help you get away to relax, rejuvenate, and recharge - a key way to reduce your stress and increase your productivity when you go back to work. For more information about all the ways you can get the credit you deserve, call or stop by the Credit Union.

Thank You Veterans

According to the U.S. Department of Veterans Affairs, November 11, Veterans Day, is a celebration to honor America's veterans for their patriotism, love of country, and willingness to serve and sacrifice for the common good. But while November 11 is the special day set aside to recognize our veterans, we really should be thanking them every day. If you are a veteran, please accept our deepest appreciation for all you have done to preserve our freedom and our way of life. Without you, it's quite likely our everyday lives would be very different. Freedom is never free, and we are grateful for your having paid the price for us.

Thank you for your contributions. Whether you have served in peacetime or wartime, you have made a difference in the lives of many.

We do business in accordance with the
Federal Fair Housing Law and the
Equal Housing Opportunity Act.



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** FINANCE UP TO 80% OF PROPERTY VALUE. Rates subject to change and financing is subject to availability of funds.

Ballroom Mortgages are available

Used Car

Share Secured

New Car

Unsecured

** Home Equity

** First Mortgage

(Maximum 5 years) 20% down

(Maximum 5 years) Personal Loan

80% of Market Value minus 1st mortgage

80% of Market Value



*Join today so you and your family members can begin to realize
the many benefits of Credit Union membership.*

Pannonia Federal Credit Union
90 Bustleton Pike
Feasterville, PA 19053-6343

Pannonia Federal Credit Union

Credit Union Hours and Location

90 Bustleton Pike
Feasterville, PA 19053-6343
Phone: (215) 364-9900
Fax: (215) 364-8286
www.pannoniafcu.org

WINDOW HOURS

9:00 a.m. to 3:30 p.m.
Monday through Friday

Products and Services Available to You as a member of Pannonia Federal Credit Union

- Savings Accounts
- U.S. Savings Bonds
- Wire Transfers
- Notary Services
- Direct Deposit

**Join today so you and your family members can begin to
realize the many benefits of Credit Union membership
including GREAT loan rates!**