

# PANNONIA

## Federal Credit Union

Winter 2008

First Quarter



## Don't Make Yourself an Easy Identity Theft Target

An estimated 3.6 million American consumers annually have their identities stolen, according to consumer experts, with the average loss per theft amounting to around \$2,500. While there is no guarantee that you won't be one of the victims, there are some basic precautions you can take to avoid being an easy target:

- Do not carry your Social Security card — keep it in a safe place.
- Release your Social Security number only when necessary — for example, on tax forms and employment records, or for banking, stock, and property transactions.
- Do not give account information or personal information over the phone unless you initiate the call.
- Do not respond to e-mails from service providers asking to verify your account information for “security” purposes or in response to “possible suspicious activity” on your account. If in doubt, go to the provider’s secure Web site, log in with your user ID and password, and see if there is a legitimate message concerning your account. If still in doubt, call or visit the provider directly.
- Invest in a crosscut paper shredder and destroy all receipts, credit card offers, statements, and pay check stubs before throwing them away.
- Keep track of your mail. Review your monthly statements to ensure all credit and debit activity is correct. Unauthorized charges should be dealt with immediately. Missing statements should be reported to your account provider at once.
- Send bill payments from a secure mailbox (one that can be opened only by U.S. Postal Service employees).
- Review your credit reports annually to make sure they’re accurate.

## Help Us Help You to Stop Identity Theft

**Notify us of your address changes • Notify us of telephone changes**

Name \_\_\_\_\_

Old Address \_\_\_\_\_  
\_\_\_\_\_

Phone \_\_\_\_\_

New Address \_\_\_\_\_  
\_\_\_\_\_

Phone \_\_\_\_\_



# HELP US CELEBRATE 70 YEARS OF SERVICE

## Refer Your Family to PFCU

For every new member you bring into the Credit Union, your name will be entered into our contest. The Credit Union will hold a drawing and if your entry is picked, you will receive \$200.00 and your nominee will receive \$70.00.

So help us celebrate our 70th Anniversary, give this page to someone in your family to join the Credit Union. We have special accounts tailored for your children, grandchildren, nieces and nephews. We offer two types of Savings Accounts and Club Accounts as well. The Credit Union officials will select the winner February 2008.

Have your family members join today so they can begin to realize the many benefits of Credit Union membership.

Give the gift  
of membership  
to your family  
members.



### For Office Use Only

New Member Name: \_\_\_\_\_

New Member Acct#: \_\_\_\_\_

Referring Member: \_\_\_\_\_

Referring Member Acct#: \_\_\_\_\_

Acct. Open Date: \_\_\_\_\_

Referring Member Phone #: \_\_\_\_\_

\$5 deposit is required for opening a Savings Account with PFCU staff. Immediate family members include: spouse, parents, children, siblings, grandparents and grandchildren as well as step-parents, step-children and step-siblings and need to qualify for membership. Joining members need to present two forms of identification including a valid photo driver's or non-driver's license. PFCU staff, Board of Directors, Committee Members and their families are excluded from this offer. Cash prize value is worth \$270 for each drawing.

## Calendar of Events 2007



**MARTIN  
LUTHER  
KING, JR.**

*Monday  
January 21, 2008*



## Thanks!

For being a member  
of the Credit Union!

You not only help yourself, you help the Credit Union grow and prosper. And that's to everyone's benefit. Thank you for being an active members of the Credit Union, and best wishes for the holidays and new year.

## USA PATRIOT ACT

### You Can Help Us in the War on Terrorism

The USA Patriot Act requires credit unions to take extra security precautions to help the government fight the funding of terrorism and money laundering activities. Federal law requires all financial institutions to obtain, verify and record identifies each person who opens an account. These new procedures are designed to prevent crimes, such as identity theft and account fraud, that terrorists commit to finance their operations against the U.S. and its citizens.

### Your Understanding and Cooperation Are Appreciated

When an account is opened or changed, you will be asked for your name, address, date of birth, and other information that will allow us to identify you. We also ask to see your driver's license or other identifying, government-issued documents. The definition of an account covers a broad range of regular financial transactions such as deposit, transaction, asset, or credit accounts or other extension of credit. The required verification may be inconvenient for some but is a strong deterrent for terrorists and other criminals.

You can rest assured that we will only request the information required by the law and that we will use the information only for purposes of complying with the law. Your privacy is our top concern, and we will respect and protect it as always, consistent with the law's requirements.

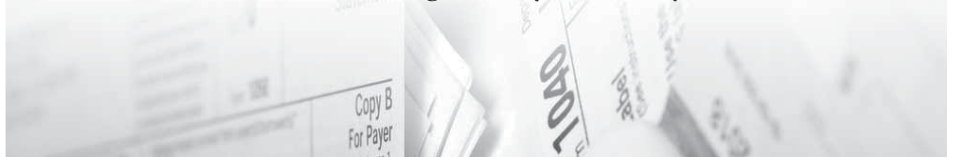
Thanks for your understanding and help in this critical effort. The war on terrorism will be fought on many fronts, and this is one of them.

## Beware Of Instant Refund Tax Loans

With tax filing season right around the corner, your credit union urges you to avoid tax preparers' "instant refund" feature. Fees for this service may seem "reasonable" at the time, but such refunds are actually loans that carry very high interest rates when you consider the tax preparer gets his money back in a very short time - as little as two weeks in many instances.

A fee of \$50, for example, on a refund of \$500 that the tax preparer gets back in two weeks works out to an annual interest rate of 240%. Think about it. Would you borrow money from anyone at that rate - for money that is yours to begin with? Of course not. But millions of people every year pay these kinds of fees for a little convenience.

With electronic filing (used by most major tax preparers), wait times have been dramatically reduced for tax refunds. Take our advice. Wait the short amount of time it takes to get ALL your money back.



Joan C. Eliason, President  
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We do business in accordance with the  
Federal Fair Housing Law and the  
Equal Housing Opportunity Act.



Office: (215) 364-9900  
Fax: (215) 364-8286

Ballloon Mortgages are available  
Used Car  
Share Secured  
New Car  
Unsecured  
\*\* Home Equity  
\*\* First Mortgage

80% of Market Value  
80% of Market Value minus 1st mortgage  
(Maximum 5 years) Personal Loan  
(Maximum 5 years) 20% down



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

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

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# 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!**