

PANNOVIA

Federal Credit Union

Winter 2011

First Quarter

Social Security and Government Payments to Go Electronic

If you currently receive Social Security and government checks then this pertains to you! Social Security and government payments are going paperless. The Social Security Administration has announced that beginning on March 1, 2011:

Anyone who enrolls to receive payments for Social Security, Supplemental Security Income, Veterans, and Railroad Retirement from the U.S. government will need to receive their payments via direct deposit.

And anyone who currently receives benefits by paper check will need to make the switch to electronic payments by March 1, 2013.

You can sign up for direct deposit online at: www.socialsecurity.gov/deposit. To have your funds placed in your credit union account, simply provide our routing number: 2360-8407-8 along with your member/account number. If you have any questions, stop in or give us a call.

Your 2010 Tax Refund

It's almost tax season! This year the IRS will NOT automatically mail tax forms to taxpayers. After January 1, you can request a hard copy though the IRS toll free number: 1-800-829-3676. The materials will also be available to download and print out from the IRS website: www.irs.gov.



Have your tax refund directly deposited into your Credit Union account quickly, easily, and for FREE! According to the IRS, if you electronically file (E-file), your refund will be issued within three weeks of filing. However, if you choose to E-file and choose direct deposit for your refund, the IRS says you should receive it within 14 days. To elect direct deposit of your tax refund into your Credit Union account, simply provide your tax preparer with your account number and our ABA routing # 2360-8407-8. If you choose to E-file, you can always check the status of your refund online at www.irs.gov. To check your refund status, you will need your social security number, your filing status, and your refund amount. Also, remember to keep your 2010 year-end statement for tax reporting purposes!



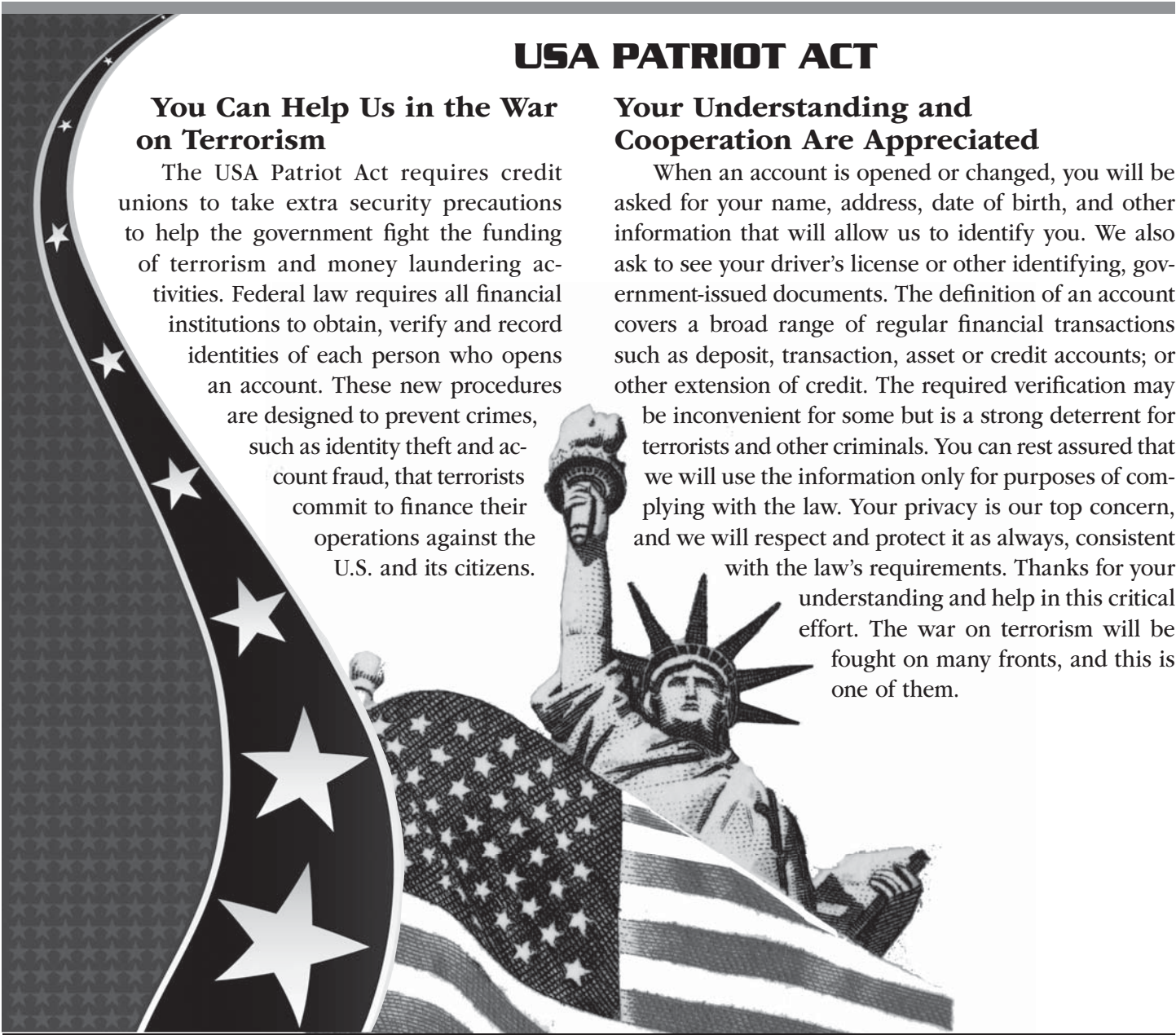
USA PATRIOT ACT

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 identities of 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 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.



MOVING?

As soon as you know your new address, please give us the following information.

Name

Print or Type -
Last Name, First
Name, Mid Initial

New Area Code & Tel. No.
If Known

Old

No. & Street, Apt., Suite,
P.O. Box or R.D. No.

Address

City, State & Zip

New

No. & Street, Apt., Suite,
P.O. Box or R.D. No.

Address

City, State & Zip

Sign Here

Date New Address in Effect

Account No(s).

ALERT!

Your credit union wants to make sure you are aware that we will NEVER contact you asking for personal information about you or your accounts by way of e-mail. If you receive any e-mail of these types, NEVER provide the information requested. Delete the e-mail, or you can forward the e-mail to spam@uce.gov (Federal Trade Commission). The FTC uses the spam stored in this database to pursue law enforcement actions against people who send deceptive e-mails.

Calendar of Events 2011

HAPPY
NEW YEAR

MARTIN LUTHER KING, JR.

Closed Monday, January 17, 2011

VALENTINE'S DAY

Monday, February 14, 2011

PRESIDENTS
DAY

Closed Monday, February 21, 2011



Daylight
Saving Time

Begins March 13, 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

Starting A New Year

The beginning of a new year is a good time to plan on how to handle your money in 2011. Start by reviewing the following.

- **Savings goal for the past year.** Ask yourself this question: Did I reach my goal in 2010?
- **Look at your credit card balances.** Are any close to being paid off? Maybe you could make double payments and get paid off – assuming you're not making more charges on the cards. If you get your cards paid off, do not cancel them or your credit score will suffer for closing them. Don't use the card or make one charge now and then and pay it off when the statement arrives.
- **Review your credit score.** Hopefully your score is above 760. If so, then take steps to keep it there or higher. Consumers with higher credit scores can benefit by getting better interest rates on loans. Remember that you can get a free copy of your credit report each year. Make sure you check it for errors.
- **If you have children, start them off with a share savings account at the credit union.** It's a great way to get your children in the habit of saving.



Deals for Wheels

Experts disagree about the best day to buy a car. Some say it's Black Friday, the day after Thanksgiving. Others suggest Christmas Eve is the ideal day. Still, others maintain it's the second to the last day of the month in the last quarter of the year. While some folks can scope out the exact time and date to score the best price, most of us buy a car when we need it, and not a minute sooner. Even if you miss out on the "best" day, you can still save money by financing the vehicle at the credit union. By getting pre-approved for a loan, you can shop confidently. Just don't tell the salesperson how you are paying for the vehicle while you are negotiating the price. The dealership finance department is a profit center, and if you disclose you are getting a credit union loan, the salesperson will feel compelled to make up for the lost profit in some other way. Before you step foot in the dealership, stop by the credit union.



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



Joan C. Eliason, President
e-mail: pannonia@pannoniafcu.org

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

** 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!**