

PANNOVIA

Federal Credit Union

Fall 2012

First Quarter

One And Done: Consolidate Your Debt

If your mailbox is filling up with mail from a guy named "Bill," it's time to visit the credit union to talk about a consolidation loan. We'll work with you to pay off those high-interest credit cards or other high-rate debt that has accumulated. With a consolidation loan, you will have one payment to make at an interest rate that's fair. Almost always, that means you'll pay less total interest as well as have a lower monthly payment.

We'll also give you tips on how to control your spending so that you don't find yourself back in the same situation in the future. For example, we may suggest you put your credit cards on ice—literally—by immersing your plastic in a container of water, then placing the container in the bottom of your freezer. If you really need to use your card, you can dig through the leftovers and thaw it out. But most likely, you'll be better able to resist impulse shopping. With a consolidation loan from the credit union, you can get your life back on the track to financial freedom.



Tax Time Again

Good news for procrastinators! Because of the weekend and the observance of Emancipation Day, there are two extra days to file taxes in 2012. You must submit your 2011 tax forms electronically or have them post-marked by Tuesday, April 17, 2012. But even if you wait until the last moment to file your taxes, there are three things you can do right now to lessen the stress.



1. Get a set of folders or large envelopes and label them for your various tax documents. As you receive tax information from your employer, the credit union and any other financial institutions, any investments you hold and so on, place them in the appropriate folder.
2. Make a folder for possible tax deductions as well. Go through your year's receipts and pull out those related to real estate taxes, charitable donations, medical expenses, etc., and place them in the folder. Dig out your 2010 return to help you remember what you claimed previously.
3. If you are eligible, contribute to your Individual Retirement Account. You have until tax day to do so, but the sooner the better. Because the interest is accumulating tax free, you will want to maximize the time you have your money tucked away for retirement.

Once you have the information compiled, you can either provide it to your tax preparer or do it yourself. You may find that having taken the time to get organized, filing is the easy part!

Home Loans Here

at Pannonia FCU



If it's true every cloud has a silver lining, the lingering gloom over the housing market surely hides a treasure or two. Home prices are more negotiable than ever and interest rates are still near historic lows. That's valuable news to house hunters. Finding your dream home is easier when you stop by the credit union first. We'll help you determine what size home loan you can qualify for, taking care of one of the key stress points in the home purchase process. When you are free to explore homes in your price range, you can focus on getting the most home for your money. First check out the Multiple Listing Service (MLS) for your desired locations online. Also, search on "For Sale By Owner" (FSBO) sites. These virtual tours will let you know what's available. Once you've found the right place for the right price, it's back to the credit union for competitive rates and helpful service. Happy treasure hunting!

Ready, Set, Go

With A Pre-Approved Loan

Worried your vehicle won't make it through the winter and ready for a new one? Before you set foot on a dealer's lot, do your research. Whether you're thinking of buying new or used, do your homework by visiting websites like edmunds.com, kbb.com, fuelconomy.gov, and reviewing the April Consumer Reports, its annual auto issue. Then, go to Pannonia Federal Credit Union for your pre-approved loan.

Ready? Gone are the days when it was fashionable to trade a car for a new one every fall when the model year changed. According to Federal Highway Administration statistics, roughly four out of five cars on the road are more than three years old. Today's vehicles are more reliable and a late model used car may be a better option for you than a new one.

Once you've narrowed your choices, stop by the credit union to apply for your pre-approved loan. With a pre-approved loan you won't be limited to the vehicles the dealer wants to sell you. For example, the special dealer financing is often only available on slow-selling models. But keep your pre-approval under your hat. Dealer financing is a profit center. You don't want the dealer making up for lost profit some other way.



to Our Members

As 2011 comes to an end, Pannonia wants to "Thank You" for your membership and for using your Credit Union to meet your financial needs! We hope you consider taking even greater advantage of all your Credit Union has to offer in 2012, and we hope that we will remain your financial institution of choice for a long time to come. So again, "Thank You" for choosing Pannonia. We look forward to continuing to serve you in the months and years ahead.

Help!

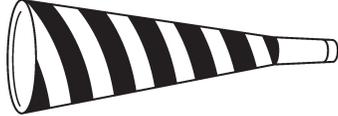
Do You Know Where These People Are?

If you know where we can locate any of these members, please call the Credit Union at 215-364-9900.

- Yoav Pinhasi
- Debbie Feinberg
- Samuel Levitt

Calendar of Events 2011

HAPPY 2012!



Sunday, January 1, 2012

Martin Luther King, Jr.

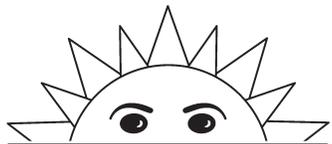
*Martin Luther King, Jr. Day
The credit union closed
on Monday, January 16, 2012*



*Valentine's Day
Tuesday, February 14, 2012*



*President's Day
The credit union closed
On Monday, February 20, 2012*



Daylight Saving Time

*Saturday, March 11th
Daylight Savings Time*



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

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.

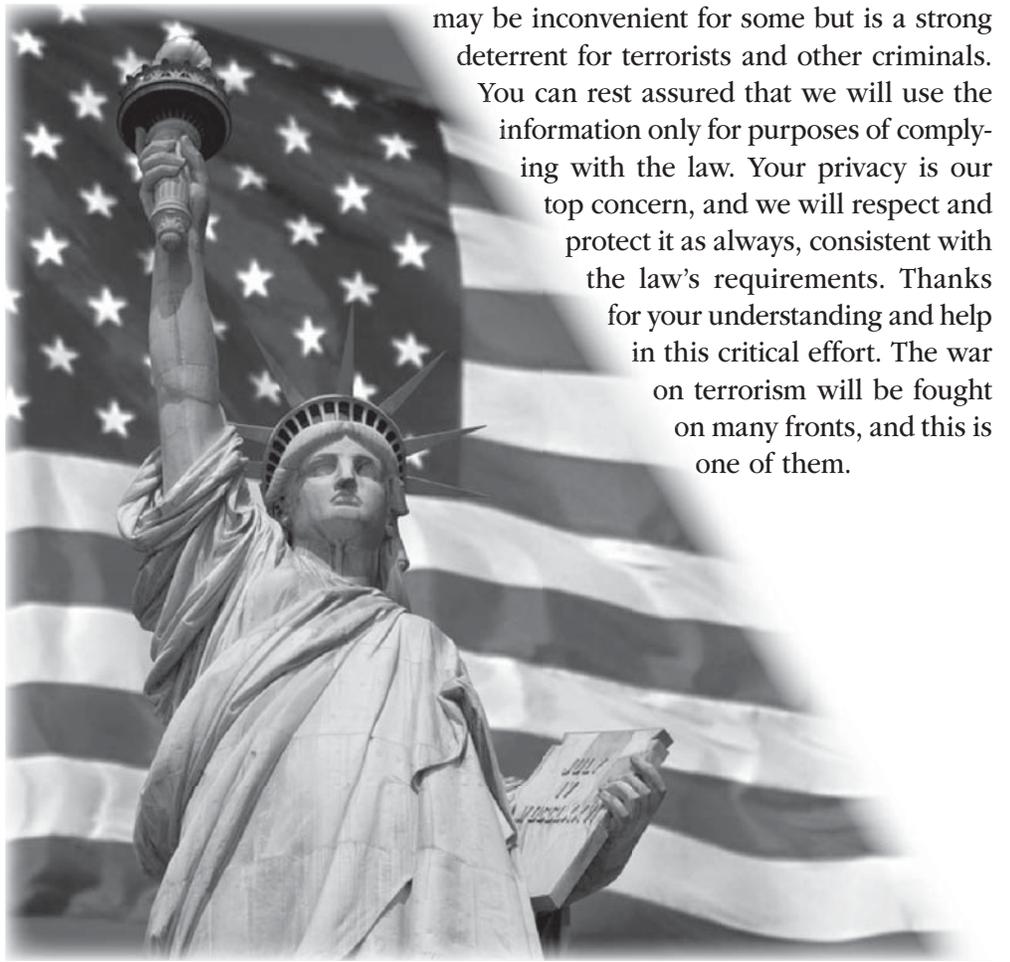
Federal law requires all financial institutions to obtain, verify and record identities of each person who opens an account. These new procedures are designed to prevent crimes, such as identity theft and account fraud that terrorists commit to finance their operations against the U.S. and its citizens.

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.



The Last Word

Treasure every moment that you have because...
"Yesterday is history. Tomorrow is a mystery.
Today is a gift. That's why it's called the present."

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!**