

# PANNONIA

## Federal Credit Union

Winter 2012

First Quarter



### A Note Of Appreciation

We can't close the book on another successful year without giving credit where it's due: to you our member/owner. Thank you for choosing the Pannonia Federal Credit Union as your financial institution! Whether you are a saver or a borrower, your participation in the Credit Union has allowed us to put the Credit Union philosophy of "people helping people" into action. As a financial cooperative, we pool the savings of members in order to provide loans to other members. We don't answer to any outside stockholders; any profits are returned to you in the form of competitive rates on savings, lower rates on loans and improved services. The more you use the Credit Union, the more efficient we can be. We appreciate your support and look forward to serving you in 2013.

### ID Theft: Protecting Yourself

If you have ever had your wallet go missing, you know the sense of stomach-turning panic that ensues. But there's an even more insidious danger to your well-being: Identity theft. When an identity thief steals your personal information, the resulting havoc can last months, even years. And it can happen to anyone, at almost any time. ID theft is so prevalent, there's no ironclad way to keep it from happening to you. But there are some simple things you can do to help protect yourself:

1. Think twice before giving out your Social Security number or any personal information. Ask why it's needed.
2. Be cautious any time you are online. Don't click on links in emails unless you are absolutely sure they are legitimate. Look for "https://" in the Web address and scroll over the lock icon to verify the site's authenticity.
3. Never give out personal or account information to an unsolicited caller or answer a text asking for it.
4. Shred documents with personal information (including junk mail with your name and address) prior to recycling or discarding them.
5. Visit [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) for more help, including what to do if you are a victim.



## Tips From IRS This Tax Season

Be sure to protect yourself against ID theft and other scams during tax filing season. Scammers attempt to use the name or logo of the IRS to obtain your personal information. To keep your information safe, follow these simple guidelines:

- \* IRS will never use e-mail to initiate contact with taxpayers about their accounts.

- \* If you receive an e-mail promising you a tax refund, delete it immediately without opening it.

- \* IRS employees do not reach out to taxpayers by e-mail or phone. Refunds and audits are sent by way of mail. If IRS communications are not coming by the United States Post Office, be very skeptical.

- \* Never open unsolicited messages claiming to come from IRS.

- \* If you have any questions and need to confirm if something is coming from the IRS, call them directly at 1-800-829-1040.



## We Have The Key To Your New Ride

Whether you are just starting to browse auto dealer sites and the classifieds or are out there kicking the tires, we have the key to your new ride. When you come to the Pannonia Federal Credit Union to get your pre-approved vehicle loan, you eliminate one of the uncertainties of the buying process. You're free to shop around as though you were a cash buyer. You're not limited to any certain make or model that's eligible for the dealer's "special" financing. Often these are the vehicles that are not selling well, and while one of them may be what you are looking for in an auto, why limit your options?

It's best to keep how you will pay for any vehicle you're interested in under your hat, however. Financing is a profit center for dealers and if you indicate you have already taken care of your loan, the dealer may try to make up any lost income somewhere else in the negotiation. Our vehicle loan rates are great, so whether you're shopping for a new car, or one that's new to you, see the Pannonia Federal Credit Union first.



### Note:

During the bad weather, please call the credit union at (215) 364-9900 to make sure what time the credit union will be opening.



**the LAST Word**

How beautiful a day can be when kindness touches it!

## Calendar of Events 2013



*The credit union will be closed in observance of Martin Luther King Jr. Day*



*The credit union will be closed in observance of Presidents Day*



*Begins Monday, March 25, 2013  
The credit union will be closing at 2 PM  
on Monday, March 25, 2013 and  
closed on Tuesday and Wednesday,  
March 26th and 27th, 2013*



## Moving or Have a Name Change?

Are your records up to date? It's important you keep all your Credit Union information accurate. That includes your address, phone number, and e-mail address. If you have recently moved, or are planning a move, let us know. We want to make sure all communication and important notices from the credit union reach you on time. For your security, change of address requests must be made in writing and on the proper forms. Please contact Pannonia Federal Credit Union for more information.

<b>Name</b> Print or Type - Last Name, First Name, Mid Initial	New Area Code & Tel. No. If Known
<b>Old Address</b>	No. & Street, Apt., Suite, P.O. Box or R.D. No. City, State & Zip
<b>New Address</b>	No. & Street, Apt., Suite, P.O. Box or R.D. No. City, State & Zip
<b>Sign Here</b>	Date New Address in Effect Account No(s).

## 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.



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



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



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

\*\* First Mortgage  
\*\* Home Equity  
Unsecured  
New Car  
Share Secured  
Used Car  
Ballloon Mortgages are available  
\*\* FINANCE UP TO 80% OF PROPERTY VALUE. Rates subject to change and financing is subject to availability of funds.

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

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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](http://www.pannoniafcu.org)

### **WINDOW HOURS**

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