

# PANNONIA

## Federal Credit Union

Fall 2012

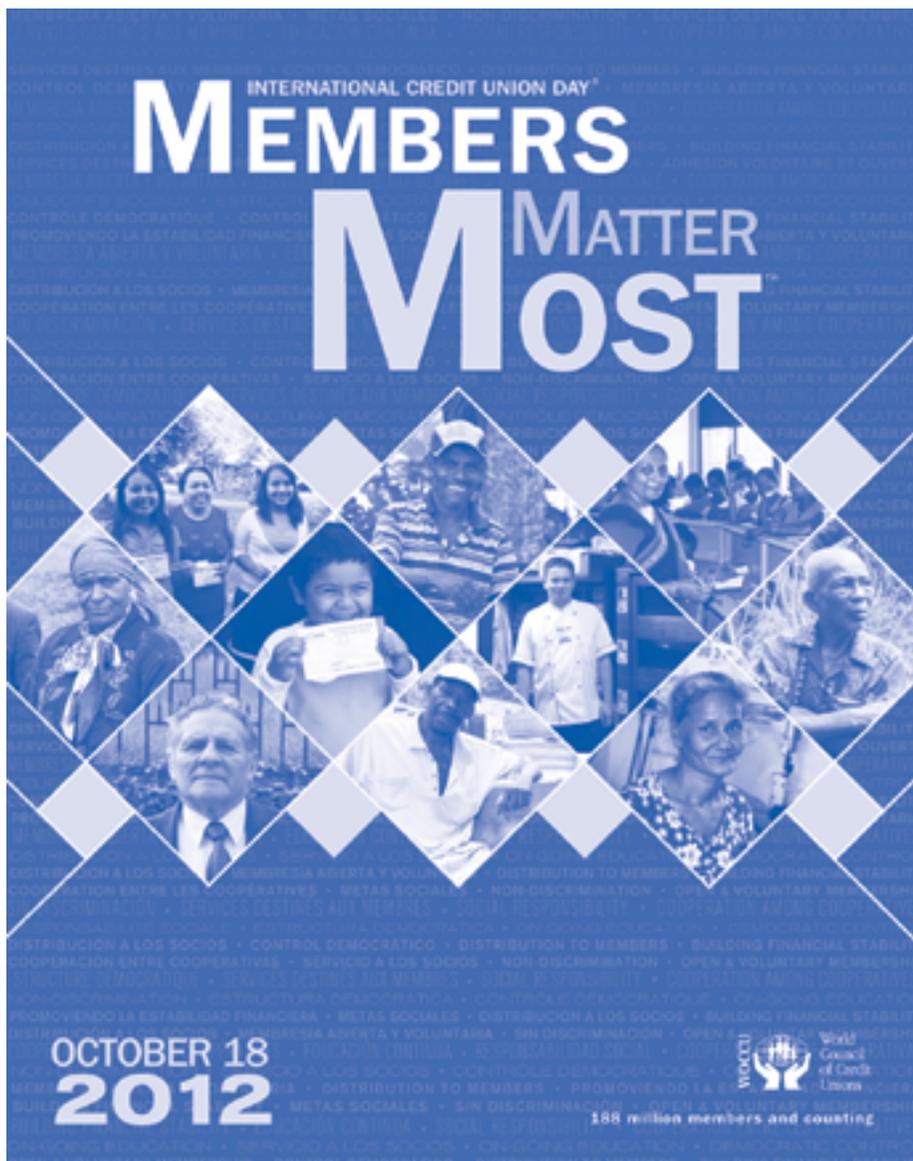
Fourth Quarter

### International Credit Union Day 2012 Members Matter Most

The message is simple, direct, and embraces the key concept behind credit unions: **Members Matter Most**. ICU Day, celebrated the third Thursday of October each year, takes place this year on October 18, 2012.

Credit unions have celebrated ICU Day since 1948. The day reflects upon the credit union movement's history and promotes its achievements. It is a day to recognize the dedication of those working in the credit union industry, appreciate current members and invite eligible consumers to join.

Credit unions continually demonstrate their ability to improve the lives of individuals, families, communities and countries around the world, and have done so for generations. As we celebrate International Credit Union Day this October, we celebrate, with more than 186 million people worldwide, that we're all part in making sure that members matter most.





## **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](http://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

## **Direct Deposit: A Smart Move**

Direct deposit is a fast, secure way to automatically have your paycheck, retirement check, or any recurring automatic payment deposited directly into your savings account. Here are just a few benefits of our free Direct Deposit service:

- Saves time, no wasting time spent standing in line at the Credit Union.
- It's quick. Your money is available for your use on the day of payment
- It's safe. Having peace of mind knowing your check won't get lost or stolen in the mail. (You will still get a pay voucher from your employer for your records.)
- It's convenient. Your money is available regardless of whether you're away from your home or office, out of town, or simply too busy to make a deposit in person.
- You can even have your direct deposit divided among several accounts.

Let us help you save time, money, and energy; signing up is easy. For more information about direct deposit, call or stop by the Pannonia Federal Credit Union. All you need to do is give your account number and our routing number which is 2360-8407-8 to your employer.

**the LAST Word**

Laughing stirs up the blood, expands the chest, electrifies the nerves, clears away the cobwebs from the brain, and gives the whole system a cleansing rehabilitation.



# Calendar of Events 2012



We will be closed on Monday, October 8, 2012  
in observance of Columbus Day

International Credit Union Day  
Thursday, October 18, 2012



Daylight Savings Time Ends  
Sunday, November 4, 2012



We will be closed on Monday, November 12, 2012  
in observance of Veterans Day



We will be closed on Thursday and Friday,  
November 22nd and 23rd  
in observance of Thanksgiving

We will be closing at 2:00 P.M. on  
Monday, December 24th and closed on  
December 25, 2012. We will reopen on  
Wednesday, December 26, 2012.

We will be closed to the public on Thursday  
and Friday, December 27th and 28th, 2012  
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 26, 2012.  
All payments received after December 26th  
will be credited as of January 1, 2013.

We will reopen on Wednesday,  
January 2, 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).

## Take a Tip from the IRS Protect Yourself from Identity Theft

Identity theft happens when someone uses your personal information, such as your name, Social Security number, or other identifying information without your permission to commit fraud or other crimes. When it comes to federal taxes, you may not be aware you have become a victim of identity theft until you receive a letter from the Internal Revenue Service.

Usually, an identity thief uses a legitimate taxpayer's identity to fraudulently file a tax return and claim a refund. They generally do this by using a stolen SSN and filing a forged tax return with the attempt to get a fraudulent refund early in the filing season.

You may be unaware that this has happened until you file your tax return later in the filing season and discover that two returns were filed using the same SSN. Be alert to possible identity theft if you receive an IRS notice or letter that states:

- More than one tax return for you was filed.
- You have a balance due, refund offset, or have had collection actions taken against you for a year you did not file a tax return, or
- IRS records indicate you received wages from an employer unknown to you.

If you receive a notice from IRS, respond immediately. If you believe someone may have used your SSN fraudulently, please notify IRS using the telephone number printed on the notice or letter.

You will also need to fill out the IRS Identity Theft Affidavit, Form 14039.

If your tax records are not currently affected by identity theft, but you believe you may be at risk due to a lost or stolen purse or wallet, questionable credit card activity or credit report, contact the IRS Identity Protection Specialized Unit at 1-800-908-4490.

The IRS also created a special section on IRS.gov dedicated to identity theft issues, including tips and a special guide for assistance. Consult the Taxpayer Guide to Identity Theft and the IRS Identity Theft Protection page on IRS.gov for more information.

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



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

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

\*\* First Mortgage  
\*\* Home Equity  
Unsecured  
New Car  
Share Secured  
Used Car

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

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

## **Notary Service Available**

Even though more and more of the documents in life can be dealt with electronically, there is still a large amount of legal and financial paperwork requiring paper as well as a signature. Sometimes, you even need a notarized signature. Signing your name in the presence of a notary signifies that you are doing so without undue influence; no one is forcing you to sign. You are also declaring you are signing the document for the intentions outlined in it and that you swear or affirm the document contains the truth.

If you need notary services, call on Pannonia Federal Credit Union. We have a notary on staff who is available to help you. It's just one more benefit of belonging to the credit union.