

PANNONIA

Federal Credit Union

Spring 2010

Second Quarter

Sprucing Up This Spring? See Us for a Home Improvement Loan

The housing bubble may have burst, but even a stagnant housing market shouldn't prevent you from making home improvements that will enhance the quality of your life. But don't expect to recoup all of your investment in a major home improvement if you were to try to sell your home.

For example, according to the data from the 2009-2010 Cost vs. Value survey conducted by Remodeling Magazine, the national average cost of a midrange bathroom remodel is \$16,142 and adds \$11,454 to the home's resale value, recouping 71% of the cost. Most updates will return from 48% to about 80%.

There is one change that can pay for itself: a steel entry door replacement runs an average \$1,172 and adds \$1,470 in resale value, thus recouping 128.9% of the cost. On the other hand, delaying some projects, like replacing a leaky roof, could end up costing you more in repairs down the road. Or if you love your house and your neighborhood, but a growing family is causing overcrowding, adding space may be a more cost effective solution than a move.

Evaluate your options and if it's time to feather your nest, see the Credit Union about a home improvement loan. We have rates and terms that can fit most budgets. Call on us today.



New Wheels Start Here

Spring into summer behind the wheel of a new vehicle! Whether it's new or just new to you, remember that, chances are, the best place to finance it is at the Credit Union. We offer great rates on both new and used vehicles. And, because we want you to buy the vehicle that's right for you and not the one the dealer wants to sell you, you will be in a better negotiating position with a pre-approved loan from the Credit Union.

It may be wise, however, to keep how you plan to finance the vehicle off the table until you have negotiated your best price and are ready to close the deal. That's because dealer financing is a profit center. If you divulge that you have already secured a pre-approved loan at the Credit Union, the salesperson will try to make up for the loss of dealer financing somewhere else in the negotiation.

Call us for current rates or visit us to apply!



Attention Rate Shoppers: Your Credit Union Has a Deal for You



If you're looking for competitive rates on savings or low rates on loans, you'll find the best rates in town at Pannonia. That's because, here, you're a member, not just a number.

As a member-owned financial cooperative, we're here to serve you, not make a profit for temperamental stockholders. So whether you're saving for that long-awaited vacation, holiday shopping, or need to pay college tuition, we have a savings plan to help you reach your goals. If you need financing for a new car, home improvements, or debt consolidation, you'll find the rates and terms to fit your budget.

At the Credit Union, we believe people are worth more than money. That translates to higher rates on savings, lower rates on loans, and better service. Contact the Credit Union today to find out what deals we may have for you.

CREDIT REPORT CONFIDENTIAL INFO

Stagger Your Free Credit Reports

Free credit reports (not credit scores) are available to every consumer with a social security number, on an annual basis. The law allows consumers to receive copies from all three credit bureaus: Trans Union, Equifax, and Experian. You may order from just one credit bureau or all three at the same time through the Annual Credit Report website (www.annualcreditreport.com).

Credit experts say that the best way to get your three annual credit reports is to stagger them throughout the year. The advantage of ordering one now and others later (for example, one credit report every four months) is that you can keep track of any changes or new information that may appear on your credit report. Also, by staggering your reports throughout the year, you will be able to monitor your reports for signs of identity theft or fraud year round.

Remember, if you order all three credit reports at the same time, you will not be eligible to request them again until twelve months, or one year, has passed since your first request.

Credit Reporting Agencies

Equifax: www.equifax.com • 1-888-766-0008

Experian: www.experian.com • 1-888-397-3742

TransUnion: www.transunion.com • 1-800-680-7289

Wake Up Your Account

Your credit union is required by law to escheat (give) to the state any funds from member accounts that have been dormant after a period of time. "Dormant" means:

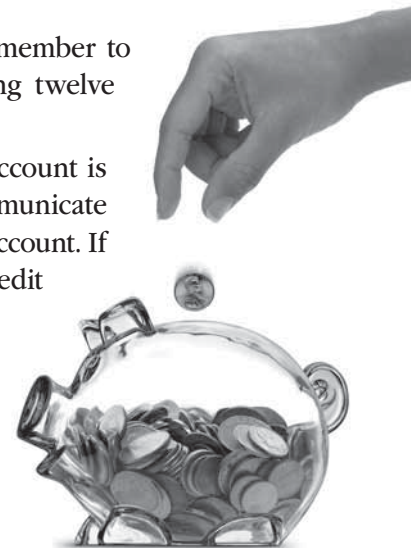
1. No activity (deposits/withdrawals) during the preceding twelve months, and
2. No written correspondence from the member to the Credit Union during the preceding twelve months,

Wake up your account today. If your account is dormant, please make small deposit or communicate with us in writing. This will reactivate your account. If you no longer need the account, visit the Credit Union to close it.

If you know where we can locate these members, call the Credit Union:

Ronald F. Shaffer

Barry Naisbtein



Calendar of Events 2010

I ♥ You Mom!

MOTHER'S DAY

Sunday, May 9, 2010

*Pannonia Federal Credit Union Annual Meeting
Wednesday, May 12, 2010*

MEMORIAL DAY

Monday, May 31, 2010



FLAG DAY

Monday, June 14, 2010




FATHER'S DAY

Sunday, June 20, 2010

Best Wishes Class of **2010**



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

Credit Unions Celebrating 101 Years of Service

America's credit unions passed the century mark in 2009 and will celebrate their 101st birthday this year. The first credit union in the U.S. served the parishioners of St Marie's church in Manchester, New Hampshire, rural French Canadians who had immigrated to work in textile mills, who had no safe place to save and nowhere else to go to get a loan at a fair price.

Today, credit unions serve people from all walks of life, and have provided many consumers with a safe harbor from the economic maelstrom. As a not-for-profit financial cooperative, we're still dedicated to the idea that people come first. Serving you, our valued member-owner, is the only reason the credit union exists. It's a philosophy that serves us all well, in good times and bad. As we celebrate another milestone, it's a good opportunity to thank you for your continued support of the Credit Union.



Planning to Move or Have a Name Change?

If you are planning on moving, remember to add the Credit Union to your moving checklist! Let us know, as soon as possible, your new address and phone number. By keeping our credit union up-to-date, we won't lose you and you won't have delays in receiving your mail from us.

If you have a name change, you'll need to come by the Credit Union to update your signature card.

And don't forget, if you move out of state, you can continue being a member of the Credit Union. Once a member, always a member.

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 Address	No. & Street, Apt., Suite, P.O. Box or R.D. No. City, State & Zip	
New Address	No. & Street, Apt., Suite, P.O. Box or R.D. No. City, State & Zip	
Sign Here	Date New Address in Effect	
	Account No(s).	

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



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** 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!**