

PANNOVIA

Federal Credit Union

SUMMER 2006

Third Quarter

NOTICE OF PRIVACY PRACTICES FOR CREDIT UNION MEMBERS

IMPORTANT INFORMATION ABOUT THE PERSONAL DATA YOUR CREDIT UNION COLLECTS, AND HOW IT IS USED

To assure the continued privacy and confidentiality of your personal financial information, your Credit Union observes these practices and procedures:

Information We Collect

We collect nonpublic information about you from some or all of the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from a consumer reporting agency.

Information We Disclose

We do not disclose any nonpublic personal information about our members and former members to affiliates or non-affiliated third parties except as permitted by law.

Our Security Members

We restrict access to nonpublic information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with the Federal regulations to guard your nonpublic personal information.

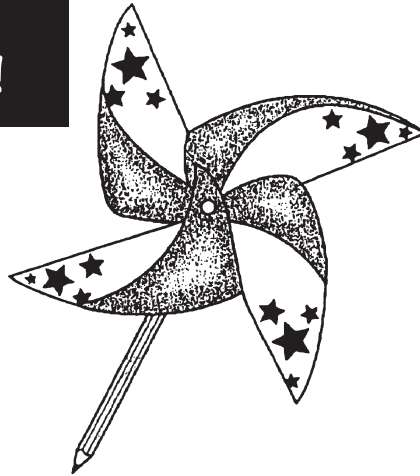
Credit Union members and the public may receive copies of this notice of privacy practices by contacting the Credit Union.



Catch the Wind and Make It Spin!!

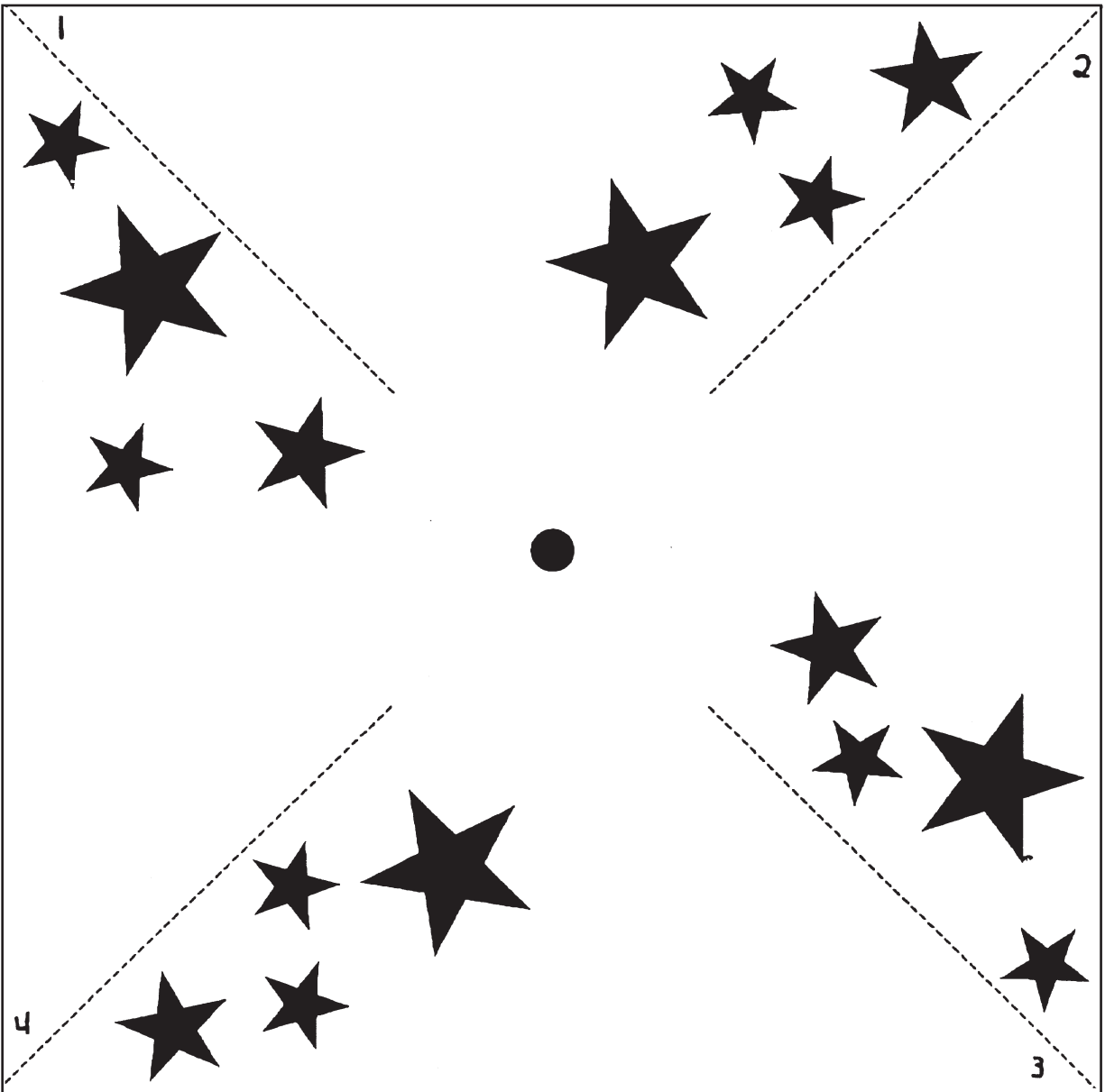
What You Need:

- ✓ Colored construction paper
- ✓ Pencil with eraser
- ✓ Straight pin or thumbtack
- ✓ Scissors



How To Make:

Cut out the design below along the solid line. Glue onto a piece of construction paper. Let dry. Cut along the dotted lines. Bend the numbered corners into the center (in number order). Stick the pin through all the corners and the center of the pinwheel. Push the pin through the eraser on the pencil. Blow on the pinwheel and watch it spin!



Calendar of Events 2006



Tuesday, July 4, 2006



Monday, September 4, 2006



The Credit Union will be closing at noon on Friday, September 22, 2006. May you be inscribed for a happy, healthy and prosperous New Year.

ATTENTION PARENTS AND GRANDPARENTS

Your children and grandchildren are eligible to join our credit union. Give them a lifetime of savings for their future and let them have a future with Pannonia Federal Credit Union.

PANNONIA FEDERAL CREDIT UNION FINANCIAL STATEMENT - DECEMBER 31, 2005

ASSETS		LIABILITIES SAVINGS EQUITY	
Loans	\$ 8,475,583	Accounts Payable.....	\$ 31,472
Less: Allowance for Loan Losses	(80,478)	Shares	6,620,687
Cash in Bank.....	274,056	Regular Reserve.....	901,362
Shares, Deposits in Banks, S&I's	453,098	Undivided Earnings	3,468,217
Shares, Other Credit Union.....	842,455		
Common Trust Investments.....	200,701		
Furniture and Fixtures.....	34,990	TOTAL LIABILITIES	
Land & Building.....	750,927	SAVINGS EQUITY	\$11,021,738
All Other Assets	70,406		
TOTAL ASSETS	\$11,021,738		
Loans made during 2005	77	for \$ 2,984,208	
Loans made since organization	67,867	for \$ 31,744,137	
Total dividends paid in 2005		\$ 93,727	

Preparing for a Natural Disaster

The year 2005 was a painful reminder of how disaster can strike at any moment, and how help from local, state and federal authorities can often be days or weeks away.

We want you to be prepared so that you can survive for up to a week should a natural disaster disable basic resources such as water and electricity.

Water. The average person requires a little over 3 quarts of water daily to stay sufficiently hydrated. A family of four preparing to stay self-sufficient for five days would need about 16 gallons of drinkable water. Most experts recommend buying bottled water that has been vacuum-sealed against bacteria and the elements.

Food. You should have on-hand a supply of canned and dried foods representative of the four food groups: grains, vegetables, fruits and meat. Add dairy if you have family members who need milk. Powdered milk can be stored for long periods and fit the bill. If your food requires cooking, make sure you have a portable stove and sufficient fuel for it. If you have dried food, you will have to calculate the extra water.

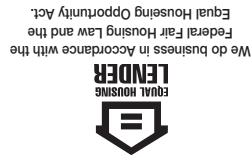
Electricity. Keep two or three flashlights and a battery-operated radio on-hand. Make sure to have sufficient fresh batteries to operate these devices for up to a week.

First Aid. Stock a basic first aid kit to take care of minor problems such as cuts and other wounds so that they do not become infected.

It is best to keep all this material together in one place. A basement is a good location, or if you don't have a basement, an interior closet or space on the lowest floor of your house. You should check your store of survival goods at least twice yearly to make sure all articles work properly and that food/water is consumable.

Beyond that, disaster planning can become as elaborate as you want or need it to be, depending on your specific situation and comfort level. A number of books are available at stores and the library if you feel you need a more sophisticated plan. But the basics, outlined above, should get you through most situations long enough for help to arrive.

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**** First Mortgage**
**** Home Equity**
Unsecured
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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.**



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
- Direct Deposit
- Wire Transfers
- Notary Services
- Loans:
 - Signature/Personal
 - Mortgage (Maximum 12 years)
 - Home Equity (Maximum 12 years)
 - New and Used Vehicle
 - Share Secured

Join today so you and your family members can begin to realize the many benefits of Credit Union membership including GREAT loan rates!