

PANNONIA

Federal Credit Union

Winter 2004

First Quarter

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 information that identifies each person who opens an account. These new procedures are designed to prevent crimes, such as identify 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 will 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 only request the information required by the law and 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.

America



Share Account Means More Money For You

Did you know that when you put your money in a piggy bank it just sits there, but if you put your money in your share account, you can get more? That's because at the credit union the money you put in your share account earns dividends. Dividends are like a reward or prize.

The money in your share account is put to work. It is used to help other people. The people at the credit union lend money to other members. These members use it to buy a car or to fix up their house. But don't worry, you can always get your money back when you need it. Your money is safe at the credit union. Next time you save money from your allowance, holidays, or your birthday, take it to the credit union where it will earn more money.

Just For Laffs

Q. What has teeth but does not eat?

A. A comb.



Presidential Facts: Who's Who



Who's the youngest?
★ President John F. Kennedy (age 43) was the youngest person "elected."

★ President Theodore Roosevelt (age 42) was the youngest ever to "become" President.

Who's the oldest?
★ President Ronald Regan (age 73) was the oldest ever elected.

Who's the shortest?
★ President James Madison. He was 5 feet, 4 inches tall.

Who's the tallest?
★ President Abraham Lincoln. He was 6 feet, 4 inches tall.

Pop Goes The Corn



Does the smell and sound of popcorn popping make your mouth water? Have you ever wondered what makes it pop? Actually, it's all about water. Each kernel of popcorn contains a small drop of water stored inside a circle of soft starch. The soft starch is surrounded by the kernel's hard outer surface (known as the pericarp). As the kernel heats up, the water begins to expand and pressure builds against the pericarp. Eventually, this hard surface gives way, causing the popcorn to explode with a sudden pop, flipping the kernel inside out.

Brain Teaser

Write out the strange word GHOTI on a piece of paper. Ask a relative or a friend how to pronounce it. After they have had a chance, explain it this way: GH is pronounced F as ENOUGH, O is pronounced I as in WOMEN, and TI sounds like part of NATION. Based on this, the correct pronunciation of GHOTI is FISH!!

Presidential Quiz

How many U.S. Presidents have state capitals named after them?

Four: Abraham Lincoln, Andrew Jackson, Thomas Jefferson, and James Madison. Can you match the capital to the state?

- | | |
|-------------------|----------------|
| 1. Lincoln | A. Mississippi |
| 2. Jackson | B. Missouri |
| 3. Jefferson City | C. Wisconsin |
| 4. Madison | D. Nebraska |

And, of course, the nation's capital, Washington, D.C., is named after George Washington.

WINTER CROSS OUT

What is fun to do after it snows?
Cross out the letters C, H, P, and Y to find out!

Y	B	C	H	P	U	C
I	P	Y	C	L	H	Y
H	C	D	P	H	Y	A
P	S	C	Y	N	H	P
O	Y	H	W	C	Y	M
P	A	C	H	Y	N	P

Calendar of Events



Martin Luther King, Jr.

Monday, January 19, 2004



PRESIDENTS' DAY

Monday, February 16, 2004



A Recipe for the Perfect Holiday Gift

- Combine equal parts of Time, Talent, and Generosity
- Sprinkle in some Pride
- Add Hope and Joy
- Top off with a generous helping of Love

The Last Word

A good exercise for the heart is to bend down and help another up.

The Credit Union has lost two friends

Barbara Crepeau (6-11-45 to 10-27-03) started working for the Credit Union in 1966 as a teller. Eventually, Bobbie became a loan officer. Bobbie was well liked by the membership. Her hobbies were ceramics, knitting and crocheting. At a young age, diabetes affected her health. In 1996, she was disabled with blindness and other ailments. Bobbie kept in touch with her colleagues over the years. We will miss her. She is survived by a brother, niece and nephews.

Sigmund Levin (9-7-11 to 10-11-03) was a Supervisory Chairman for the Credit Union for many years. He served as a past president of the Pannonia Beneficial Association. Moreover, Sig served the community as a whole. Sigmund, a retired CPA, often donated his time to complete taxes for senior citizens, helped to organize outings and activities for the ROAMERS, a group associated with the Jewish Y. He is survived by his wife Lillian, a son Eugene, grandchildren and a great grandchild.

We remember, pray and celebrate these two lives.

PANNONIA FEDERAL CREDIT UNION
Building for The Future...



Partners with You



All rates are expressed as Annual Percentage Rates. Rates are as of 12/01/03 and are subject to change. Financing is subject to availability of funds and credit worthiness.
 ** FINANCE UP TO 80% OF PROPERTY VALUE.

5.75%	Share Secured	5.75%	First Mortgage**
3.90%	New Car	3.50%	Home Equity** (3 years max)
4.90%	Used Car	4.50%	Home Equity** (4 years max)
4.90%	Ballloon (5 years max)	5.50%	Home Equity** (5 years max)
5.75%	Ballloon (10 years)	5.75%	Home Equity** (Over 5 years)
	(based on 30 year payment)	5.00%	Personal Unsecured (5 years Max)

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

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
- 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!