

# PANNOVIA

## Federal Credit Union

SPRING 2007

Second Quarter

### Get Yours Today

Checking your credit report once a year is one of the smartest financial moves you can make even if you think your report is squeaky clean. Thanks to recently passed federal regulations, consumers are entitled to one free credit report annually. You can order your free report three ways:

1. Call 1-877-322-8228.
2. Visit [www.annualcreditreport.com](http://www.annualcreditreport.com) to get your report online.
3. Or mail a request form to Annual Credit Report Request Service, P0 Box 105281, Atlanta, GA 30348-5281. The request form is available at <https://www.annualcreditreport.com/cra/requestformfinal.pdf>.



Even if you believe your credit report is fine, an annual check is one of the best “early warning signs” of identity theft. You can also see if any inaccurate information has been reported to any credit bureau and correct the mistake. Your credit union, like other financial institutions, relies on your credit report to make loan-granting decisions. We want to make sure your credit report is up-to-date and accurate. An annual checkup is one of the best ways to ensure that. Don't wait – do it today.



### Teaching Our Children To Save

Are you spending more and saving less? If so, you're not alone. Not since the Great Depression have Americans saved

so little. And it's likely if you're not saving, neither are your children or grandchildren. But why is saving important anyway? Saving now means you'll have more choices in the future. Without savings, you have no freedom — you can't change jobs at will or take advantage of a sale or an investment opportunity. For your own financial health and that of the next generation, it's time to get back to basics. Here are some ideas on how to save and how to teach children to save:

Set goals, both individually and as a family. Make them real by posting pictures in a central spot, like the refrigerator. Set both short-term goals, like a family weekend, and long-term goals, such as a college fund or down payment on a new vehicle. Also set up a rainy-day fund.

Open a special share account at the credit union for yourself and separate accounts for your children.

Start saving on a regular basis. You can use payroll deduction or automatic transfers to “pay yourself first.” Whenever children receive money, whether from an allowance, gift or performing a job, show them how to set aside a certain percentage to be put in their savings accounts.

Talk about the magic of compound interest. Use one of the savings calculators on the Web to show how, over time, money grows.

By taking these steps, you may find that saving money is as much fun as spending it. The key is to start now.



## How Can I Save Money?

Never have enough money for the things you really want? Do you spend it for things you don't need? If so, it's time to start saving. When you save money, you don't spend it foolishly. Instead, over time you are able to buy things you really want. To get started, find pictures of what you want to save for. These might be things you want right away, like a new tee shirt, things you want soon, like a personal audio device, and things in the future, like college. Glue the pictures on envelopes, small boxes, or jars. Then ask a grown-up to help you decide how to divide your money among the categories. To make it easier to save, only keep the money you want to spend right away near by. Put the rest out of sight in your credit union share savings account. You can track how much you have for each category by writing that amount on a slip of paper to keep with the picture.



**SPRING CRYPTOGRAM**

This puzzle is called a cryptogram (coded message).  
Solve the coded puzzle to see what happens in the spring.

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z
26	4	18	7	13	6	22	14	11	17	10	9	20	23	15	8	24	3	19	5	21	16	25	2	1	12

26 8 3 11 9 19 14 15 25 13 3 19

4 3 11 23 22 20 26 1 6 9 15 25 13 3 19

!

## How To Stay Safe On Two Wheels?

Riding your bike can be lots of fun, and the Credit Union wants you to stay safe this year. Before you get your bike out of the garage, make sure it is in good working condition. Check your brakes, make sure there's enough air in the tires, check and oil your bike chain if necessary, and make sure your seat and handlebars are straight. Last but not least, make sure your bicycle wheels are tight.

It's also just as important to stay safe when riding your bike:

- ✓ Remember to wear a helmet when riding your bike. Make sure the helmet fits properly.
- ✓ Avoid clothes and accessories that can get tangled in the bike's chain (baggy pants, backpack straps, or shoelaces).
- ✓ Ride only in the daylight hours.
- ✓ Wear bright clothes and put reflectors on your bike. This helps other people see you on the road.

## Make A Goodie Box

It's your birthday and you received lots of gifts. Now you need to find a place to put them. Is your toy box overflowing with toys that you don't use any more? If so, fill a box with toys that are in good condition and you no longer play with. Ask your parents to donate the box to a charity that needs toys for kids.

**Answer:**  
**Spring Cryptogram**  
April showers bring May flowers!



## With A Blink Of The Eye

Have you ever wondered why people blink their eyes? Blinking is one of the ways our body protects itself. Our eyelids are built in windshield wipers. The tear glands in the outside corners of our eyes are always making tears, and blinking wipes the tears away and keeps the front surface of the eyes moist and clean. Blinking also helps keep foreign matter from entering and irritating our eyes.

Blinking is controlled by a reflex — an automatic nerve action (both a voluntary and involuntary action). Meaning you can blink whenever you want to, but it also happens without you even thinking about it. You can try not to blink but after about 10 seconds, the automatic control of blinking becomes too strong.



## Just For Laffs

**Q.** Why is the tooth fairy so smart?

**A.** She has a lot of wisdom teeth.



## Calendar of Events 2007

### Daylight Saving Time



Begins Sunday, March 11, 2007

### Passover

Begins Tuesday, April 3, 2007

The credit union will be closed Monday, Tuesday and Wednesday, April 2 thru April 4, 2007 and will reopen on Thursday, April 5, 2007

*Pannonia FCU Annual Meeting  
Wednesday, May 9, 2007*

### MOTHER'S DAY

Sunday, May 13, 2007

### MEMORIAL DAY

Monday, May 28, 2007

### FLAG DAY

June 14, 2007

### HAPPY FATHER'S DAY

Sunday, June 17, 2007

### Best Wishes GRADUATES!

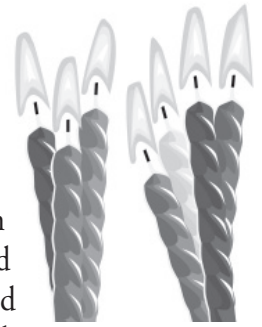


## Happy Birthday Credit Unions!

### 98 and Counting

It took a special act of the New Hampshire legislature for the first credit unions in the U.S. to open its doors in 1909. Called "La Caisse Populaire Ste. Marie," it served the parishioners of St. Mary's Church in Manchester. And though times have changed, the credit union idea of people helping people remains the driving force at St. Mary's Bank, as it is known today, and at thousands of other credit unions across, the U.S. and around the world.

Rather than making profit for outside stockholders, your credit union is a not for-profit financial cooperative. Members pool their money and make loans to each other. Any profits are returned in the form of lower rates on loans, higher rates on savings, and improved services. It's a 98-year tradition of service. Now that's a reason to celebrate!



## New Time for Daylight Saving Time

Don't forget that under the Energy Bill passed by Congress in 2005 that DST will begin on the second Sunday of March 2007 and run until the first Sunday in November 2007.

### Have You Changed or Are You Changing Your Address?

If you're planning to move shortly or have already moved, it is very important to inform your credit union of your new address and phone number as soon as possible. By letting us know, we won't lose you and you won't lose valuable time in receiving your mail from us.

### RETURN TO SENDER



*Please notify the Credit Union if you have a change of address.*



**PANNONIA  
FEDERAL CREDIT UNION**  
**Building for The Future...**  
**Partners with You**

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.

Balloon Mortgages are available

Used Car

Share Secured

New Car

Unsecured

\*\* Home Equity

\*\* First Mortgage

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

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



---

**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!**