

PANNONIA

Federal Credit Union

Spring 2008

Second Quarter

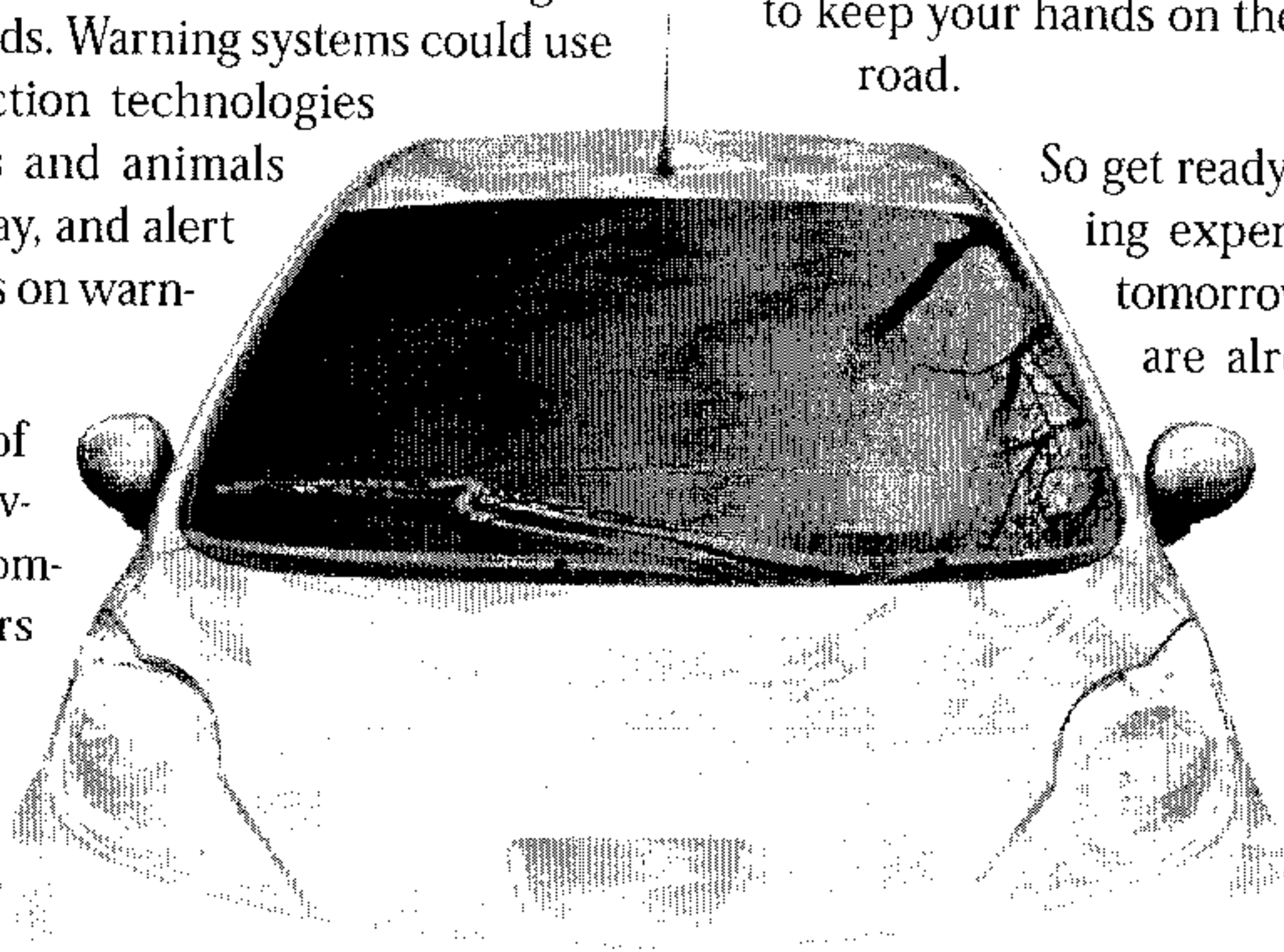
Tomorrow's Vehicles

What's next for the car of the future? American and Japanese carmakers have gone about as far as they can go with "comfort" and "feel good" features such as climate control, sound systems, even keeping your mug of coffee warm for the morning commute. Auto industry analysts say tomorrow's cars will use high tech electronics to help keep drivers and passengers more safe. Here's a look at what's ahead.

- Accident reduction features. Obstacle detection, collision avoidance, and intersection warning systems (using radio signals, sensors, and cameras) will help avoid accidents by monitoring the environment and alerting the driver to potential hazards. Warning systems could use infrared or other detection technologies to identify pedestrians and animals approaching the roadway, and alert you by activating flashers on warning signs.
- Autos with another set of eyes. While you are driving, your vehicles will communicate with the cars

and trucks around you. Your future car will notify you when trucks are merging into your lane or motorcycles are in your blind spot. Smart intersections will sense vehicles from all directions and alert you of a possible collision.

- Vision enhancement and voice recognition. Sophisticated systems will improve visibility for night driving, inadequate lighting, fog, whiteouts caused by snow, and other inclement weather driving conditions. Voice recognition will provide a hands-free way of accessing your vehicle's comfort and navigation system, helping to keep your hands on the wheel and your eyes on the road.



So get ready for a radically different driving experience in the automobiles of tomorrow. Many of these technologies are already on the drawing board and even being tested in the lab and out in the field.

Our Winner
of Our 70th
Celebration Drawing

Kfir Levy

We deposited \$200 to his savings
And The sponsor is Josef Avidan
We deposited \$70 to his savings.

Avoid Identity Theft and Online Fraud

Scams such as Spoofing and Phishing to commit identity theft are becoming more prevalent. Protecting your personal information from identity theft is a crucial matter and there are many ways the unscrupulous can gain access to such information. Identity theft involves the use of your personal information — such as your name, Social Security number, credit card or bank account numbers, or other identifying information — by someone else, to commit fraud or other crimes.

Take Control

The best advice is to be cautious and take control of your personal information.

Protect Yourself Online

- Do not reply to an e-mail or pop-up message asking for personal or financial information. Legitimate companies will never ask for personal or financial information via an e-mail or pop-up message.
- Don't e-mail personal or financial information. If you initiate a transaction, look for indicators that the message is secured, which can be validated by a lock icon. Most e-mail programs do not provide confidentiality via encryption.
- Use updated anti-virus software. Some phishing emails contain viruses and Software that can harm your computer.

Other Ways to Protect Yourself

- Shred unwanted documents that contain personal information.
- Review credit card and bank statements immediately for unauthorized charges and contact the company if statements are more than a few days late.
- Don't leave mail in your mailbox.
- Memorize your Social Security number instead of carrying it with you. Don't write down your passwords, and don't use birth dates or names of family members as passwords.
- Take your receipts from gas pumps, etc.
- Report lost or stolen credit cards immediately!

Review Your Credit Report

Consumers should obtain a copy of their credit report for review at least once a year:

- Equifax - www.equifax.com; 1-800-685-1111
- Experian - www.experian.com; 1-888-397-3742
- TransUnion - www.transunion.com; 1-800-916-8800

Get More Information

For additional information on phishing and identity theft, go to the Federal Trade Commission's Website at www.ftc.gov/bcp/edu/microsites/idtheft

Important Contact Information If You've Been A Victim Of Identity Theft

U.S. GOVERNMENT AGENCIES

- Federal Trade Commission
Identity Theft Clearing House Hotline: 877-438-2502
Website: <http://www.consumer.gov/idtheft/>
- Social Security Administration
Fraud Hotline: 800-269-0271

Credit Reporting Agencies

- Experian
To request a credit report and/or to report fraud: 888-397-3742
Website: www.experian.com
- Equifax
To request a credit report: 800-685-1111 Option 4
To report fraud: 800-525-6285
Website: www.equifax.com
- TransUnion Corporation
To request a credit report: 800-916-8800
To report fraud: 800-680-7289
Website: www.transunion.com



Calendar of Events 2008

Passover

Begins Sunday, April 20, 2008

The Credit Union will be closed on Monday, April 21, 2008.

Pannonia Federal Credit Union
Annual Meeting
Wednesday, May 7, 2008



MEMORIAL DAY

Monday, May 26, 2008

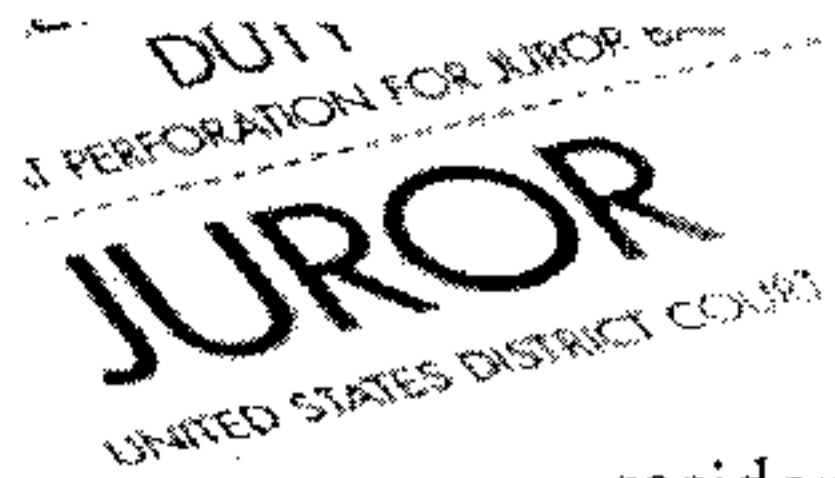
FLAG DAY

Saturday, June 14, 2008

Father's Day

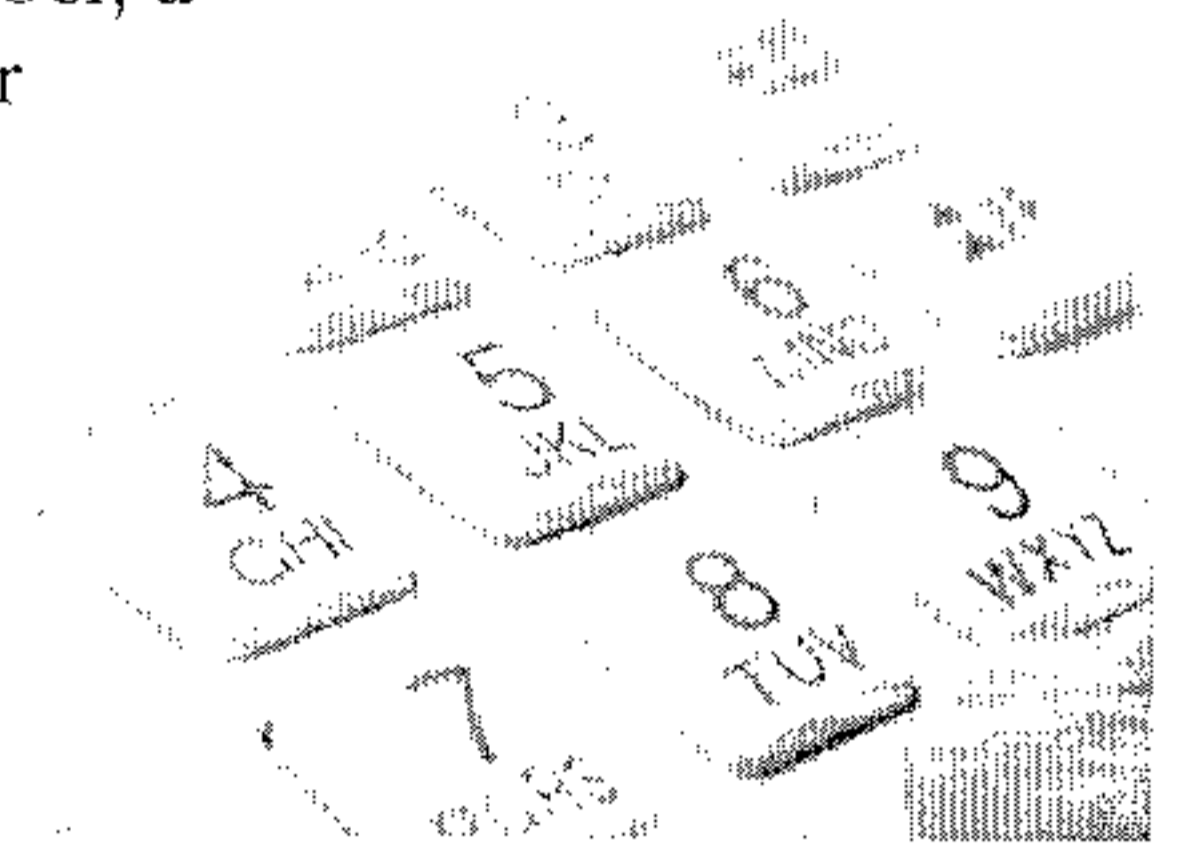
Sunday, June 15, 2008

Best Wishes Graduates!



Don't Fall for the Jury Duty Scam

According to the Better Business Bureau, residents in several states have been victimized by the jury duty scam. Here's how it works: A scam artist calls and says he's an officer of the local court and claims that because you've failed to report for jury duty, an arrest warrant has been issued for your arrest. Of course, you say that you never received a jury duty notification. The scam artist then asks for confidential information for "verification purposes." This information generally includes Social Security number, birthdate, driver's license number, and in some cases, credit card information. Most consumers will give out this information because they hear the word "warrant." Remember, a court officer would not call and ask for this type of information over the phone. Do not answer the questions; just hang up. NEVER give out your personal, confidential information when you receive a phone call.



U.S. Credit Unions Celebrate 99th Anniversary

With credit card offers filling up the mailbox, it may be hard to believe there was a time without "easy financing." But until the 1920s, borrowing was not socially acceptable and even then, banks weren't interested in serving average consumers, forcing those with a need to borrow to turn to loan sharks. Outraged to learn of usurious interest rates, Canadian Journalist Alphonse Desjardins organized cooperative credit societies in Canada and was instrumental in organizing the first U.S. credit unions. When it opened its doors in Manchester, New Hampshire in 1909, the Caisse Populaire Ste. Marie, or St. Mary's Bank as it is known today, provided the parishioners of St. Mary's Church with a place to save and borrow. From that humble start, 99 years ago, thousands of credit unions now serve millions of members, who benefit from the power of cooperation. Join us as we celebrate 99 years of credit union service.

Office: (215) 364-9900
Fax: (215) 364-8286

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

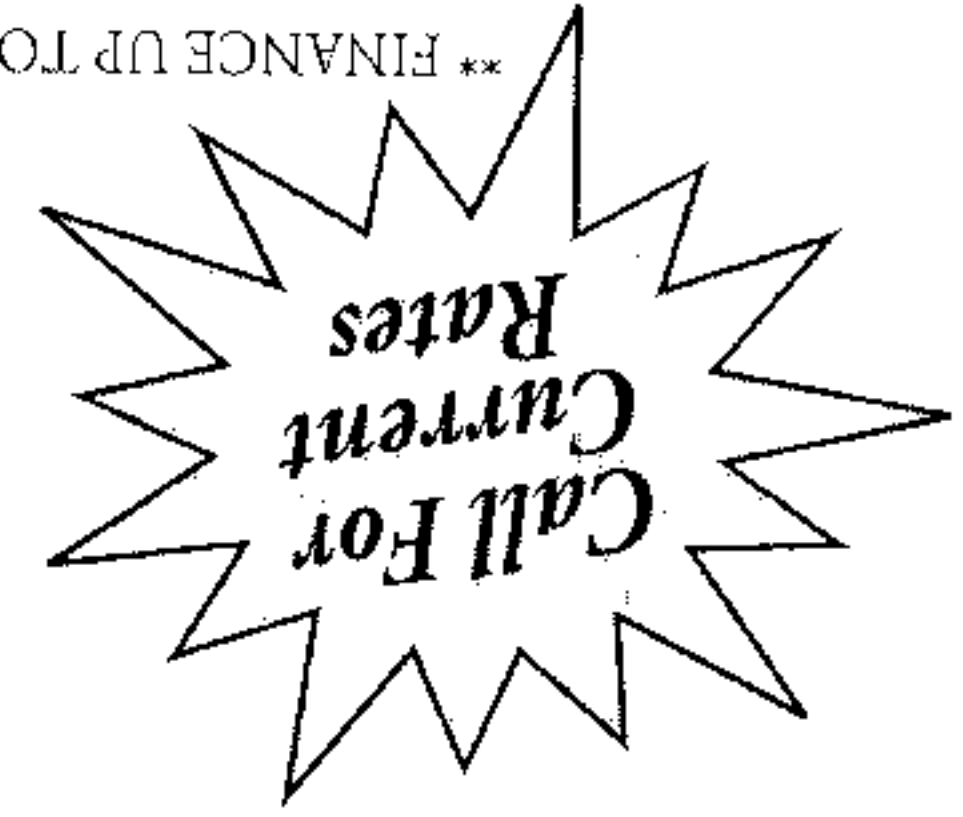


Joan C. Eliason, President
e-mail: pannonia@pannoniafcu.org

** FINANCE UP TO 80% OF PROPERTY VALUE. Rates subject to change and financing is subject to availability of funds.
Balloon 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.*

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!**