

# PANNONIA

## Federal Credit Union

FALL 2006

Fourth Quarter



### Direct Deposit: The Quickest Way to Your Paycheck

Did you know that according to the Electronic Payments Association, nearly three-quarters of the nation's workforce receives its pay through direct deposit? Direct deposit is where your paycheck is deposited electronically directly into a savings account that you designate.

There's no paper check and no standing in line at the credit union to deposit your paycheck. In most instances, you have access to your paycheck sooner (in some cases, a full day or even more) than if you were issued a paper check. And the transfer of money is completely safe, in fact safer when you consider the risks involved in handling and/or mailing a paper check. If you're still one of the roughly 25% of workers handling a paper check, ask your employer to get you enrolled in direct deposit. If you have further questions about how direct deposit works, contact your credit union.

### Your Credit Union: Family Edition

Here's a perfect gift for that hard-to-buy-for brother or the grandchild with the overflowing toy box — membership in the credit union. As a member of the credit union, you're eligible to share the benefits of belonging with your immediate family. So instead of a tie that will gather dust in the back of the closet or a toy that's forgotten in a few days, your gift can provide lifelong access to savings and friendly service. It truly is the gift that keeps on giving because as a financial institution, the credit union returns its profits to its members. Call or stop by the credit union to find out how easy it is to help your family members experience the credit union difference.





## Number Magic

Pick a number.  
Multiply by 2.  
Add 6.  
Divide by 2.  
Subtract 3.  
The result will always be the same number you started with.

$$\begin{array}{r} ? \times 2 \\ + 6 \\ \hline \div 2 \\ - 3 \\ \hline = ? \end{array}$$

## Teamwork Makes It Work

Being a member of the Credit Union is like teamwork. Each member helps another member by saving money. When members save money, they earn interest. Think about it like recycling. It's a cool thing.

By being a young member of the Credit Union and saving in your share account, you are part of the teamwork. And, you are learning good saving habits that will be valuable in your adult life. Your Credit Union would like to thank you, as a young member, for being part of the team. Keep up the good work.

## Pet Fun Facts



### Cats:

- ☆ Most cats do not have eyelashes.
- ☆ A cat's jaws cannot move sideways.
- ☆ A cat can rotate

its ears independently 180 degrees.

☆ Cats have no collarbone and that makes them very flexible.

☆ When a cat drinks, it laps liquid from the underside of its tongue, rather than the top.

☆ Cats have 32 muscles in each ear.

### Dogs:

☆ There are 42 teeth in a dog's mouth.

☆ Dogs are capable of locating the source of a sound in 6/100ths

of a second by using their swiveling ears like radar dishes.

☆ Greyhounds can jump a distance of 27 feet.

☆ All dogs have pink tongues except for the Chow-chow and the Shar-pei. They have black tongues.

☆ Dogs have sweat glands on their paws. They cool themselves by panting and by sweating through their paws.



	1	2	3	4	
A	N	G	J	B	<h3>Decode The Riddle</h3> <p>You throw away the outside and eat the inside. Then you eat the outside and throw away the inside. <b>What am I?</b></p>
B	M	X	R	D	
C	H	F	K	E	
D	W	L	C	P	
E	S	A	U	O	

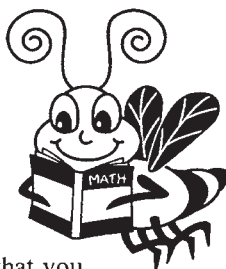
  

E2	A1	C4	E2	B3	E4	C2	D3	E4	B3	A1

To find the answer to the riddle, look at the code under each blank square. Find the letter in the grid and fill in the square.

## Here's Homework Help

Back to school time means back to homework. Do you hate homework? Here are some things you can do to make it more fun. The first step is to find a quiet place to do your homework. A place where you can keep all of the things you'll need — pencils, paper, and a calculator, plus a favorite item, like a picture.



Then, get organized. Look over your assignments. List what you need to do. If it seems hard to get started, do an easy assignment first. Then take a big assignment and break it into smaller parts. Work on one thing for at least 20 minutes. If you have to, set a timer. You might find you are on a roll and want to keep going so you can finish. But if not, you can take a short break and give yourself a reward. Then go back and check your work for mistakes. Once you complete each item, enjoy crossing it off your list!

## Just For Laffs

**Q:** What kind of nut doesn't have a shell?

**A:** A doughnut!



## Calendar of Events 2006

**The office will be closed on Monday, October 2, 2006 in observance of Yom Kippur**



**Sunday, October 29, 2006**

**THANKSGIVING**  
Let Us Give Thanks



**We will be closed on Thursday & Friday, November 23 & 24, 2006.**

**The credit union will be closed on Monday, December 25, 2006.**

**We will be closed to the public Thursday & Friday, December 28 & 29, 2006 while we process year end forms.**

**In order to receive proper credit on your account, we request that you mail your loan payment prior to December 27, 2006. All payments received after December 27 will be credited as of January 1, 2007.**



## Federal Tax Credits for Residential Energy Efficiency

The Energy Policy Act of 2005 provides Federal Tax Credits for energy efficiency home improvements. The Federal Tax Credits are available for homeowners that implement energy efficiency measures between January 1, 2006 and December 31, 2007.

The maximum allowable credit per household for all energy efficiency improvements is \$500. Some example of energy efficiency improvements can be windows, roofing, insulation, water heaters, and heating and cooling {HVAC} systems.

Manufactures certification of product compliance with energy conservation code is required. The IRS encourages manufactures to provide these certifications on their websites to facilitate identification of qualified energy conservation products. Taxpayers must keep a copy of the certification statement for their records, but do not have to — submit a copy with their tax return. For more information go to [WWW.IRS.GOV](http://WWW.IRS.GOV), and Keyword Search, Energy Policy Act of 2005.

## Credit Union Day: October 19, 2006 "Credit Unions: Making a World of Difference"

It's time to celebrate the credit union difference. International Credit Union Day is Thursday, October 19, 2006, and this year's theme, "Credit Unions: Making a World of Difference," reflects the positive role credit unions play in the lives of members from Arizona to Zambia, and everywhere in between. At their credit unions, Afghan women not only have access to financial services, they have an equal voice and a right to vote. In other areas, low-income residents turn to their credit unions, instead of payday lenders, to get a hand up. Elsewhere, credit unions help their members pursue their dreams — a house, a car, college for the kids. Millions of consumers all over the world count on their credit unions to provide a fair return on savings, low-cost credit, and information on the wise use of money.

As financial cooperatives, credit unions exist for only one purpose — to serve their members. Any profits are returned in the form of better rates on savings and loan products, lower fees and enhanced services. That's a difference worth celebrating!

## A Big Thank You to Our Veterans

November 11th is Veterans' Day — a day to reflect and offer thanks to the millions of people whose service in our nation's armed services has kept our country free. And, to pause for a moment in gratitude to the thousands who paid the ultimate price with their lives to achieve that same goal. Let us also remember those who have lost loved ones in our country's most recent battle against terrorism. To those of you who have served and are serving at this moment, and to your loved ones who sacrifice because of your absence, your credit union offers a heartfelt thank 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.**  
Ballroom Mortgages are available

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

\*\* First Mortgage  
\*\* Home Equity  
Unsecured  
New Car  
Share Secured  
Used Car



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

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Pannonia Federal Credit Union  
90 Bustleton Pike  
Feasterville, PA 19053-6343

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## Pannonia Federal Credit Union

### ***Credit Union Hours and Location***

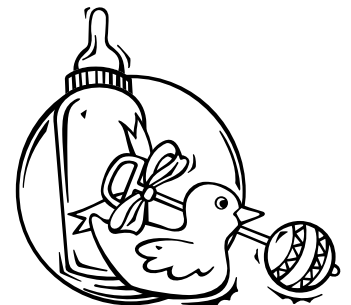
90 Bustleton Pike  
Feasterville, PA 19053-6343  
Phone: (215) 364-9900  
Fax: (215) 364-8286  
www.pannoniafcu.org

### ***WINDOW HOURS***

9:00 a.m. to 3:30 p.m.  
Monday through Friday

### From the Credit Union Corner

Chairman of the Board of Directors Albert J. Mendel and his wife, Gladys, are proud to announce a new member of our credit union family. Jackson Hart was born August 4, 2006. He is the new brother of Mackenzie Cayla and the son of William and Laurie Hart.



***If you have any events that you would like to share, call the credit union. Have your family join ours today.***