

# PANNONIA

## Federal Credit Union

FALL 2007

Fourth Quarter

I invite someone to join  
your credit union.



Invite Your Family  
to Become a Member of Ours

See Inside for More Details

Here's a chance to do yourself and your family members a favor: Invite them to join the credit union. Because you're a member of the credit union, immediate members of your family also are eligible to join. You will be doing yourself a favor because as more members come aboard, the credit union grows and becomes stronger — enabling us to continue to offer great rates and quality member service. You'll be

doing them a favor because they'll be able to enjoy all the benefits of belonging. So invite your family to become a member of our family. Or give a membership in the credit union as a gift. It's one that won't be returned or end up in a box in the basement. To find out how to introduce the credit union to your family, call on us today.

## Help Us Help You to Stop Identity Theft

Notify us of your address changes • Notify us of telephone changes

Name \_\_\_\_\_

Old Address \_\_\_\_\_

Phone \_\_\_\_\_

New Address \_\_\_\_\_

Phone \_\_\_\_\_



# HELP US CELEBRATE 70 YEARS OF SERVICE

## Refer Your Family to PFCU

For every new member you bring into the Credit Union, your name will be entered into our contest. The Credit Union will hold a drawing and if your entry is picked, you will receive \$200.00 and your nominee will receive \$70.00.

So help us celebrate our 70th Anniversary, give this page to someone in your family to join the Credit Union. We have special accounts tailored for your children, grandchildren, nieces and nephews. We offer two types of Savings Accounts and Club Accounts as well. The Credit Union officials will select the winner February 2008.

Have your family members join today so they can begin to realize the many benefits of Credit Union membership.

Give the gift  
of membership  
to your family  
members.



### For Office Use Only

New Member Name: \_\_\_\_\_

New Member Acct#: \_\_\_\_\_

Referring Member: \_\_\_\_\_

Referring Member Acct#: \_\_\_\_\_

Acct. Open Date: \_\_\_\_\_

Referring Member Phone #: \_\_\_\_\_

\$5 deposit is required for opening a Savings Account with PFCU staff. Immediate family members include: spouse, parents, children, siblings, grandparents and grandchildren as well as step-parents, step-children and step-siblings and need to qualify for membership. Joining members need to present two forms of identification including a valid photo driver's or non-driver's license. PFCU staff, Board of Directors, Committee Members and their families are excluded from this offer. Cash prize value is worth \$270 for each drawing.

## Calendar of Events 2007

### INTERNATIONAL CREDIT UNION DAY

*"Together We're Better"*

Thursday, October 18, 2007



### Daylight Saving Time Ends

Sunday, November 4, 2007



### VETERAN'S DAY

Sunday, November 11, 2007



### Thanksgiving

*A Time To Give Thanks!*

The credit union will be closed on Thursday and Friday, November 22 & 23, 2007

The credit union will be closing at noon on Monday, December 24, 2007 and will be closed on Tuesday, December 25, 2007

We will be closed to the public Friday, December 28 & 31 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, 2007. All payments received after December 27 will be credited as of January 1, 2008.



## Happy New Year

## Tips On How To Help Reduce ID Theft

- Shred unwanted documents that contain personal information.
- Shred mail containing personal and financial information.
- Do not carry your Social Security card or your birth certificate.
- Watch your financial statements — make sure all the charges are yours.
- Don't leave your ATM and Debit Card receipts behind.
- Never reveal your bank account, credit card information, Social Security number, or mother's maiden name over the phone (unless dealing with a trusted business or organization).
- When creating passwords, don't use digits of your Social Security number, mother's maiden name, your birth date, or any part of your name.

## Credit Union Day - October 18, 2007

*"Credit Unions: Together We're Better"*

International Credit Union Day is Thursday, October 18, 2007, and this year's theme, "Credit Unions: Together We're Better," celebrates the benefits of belonging to a financial cooperative. Some 42,000 credit unions in 92 countries serving more than 161 million members share the same goal: To improve the quality of life for their member/owners. Cooperative credit societies were formed in Europe in the mid-19th century during a time of widespread economic depression and famine.

Today, the simple, yet profound idea that members can pool their money and make loans to each other has stood the test of time. That cooperative effort benefits both saver and borrower. Since 1948, International Credit Union Day has been a day set aside to reflect on the positive role credit unions play in bringing people together so that they can achieve financial security for themselves and their communities. As we celebrate, it's a chance to say thank you to our valued member/owner for your participation in the credit union, because "Together We're Better."

## Thank You, Vets

As Veterans Day approaches November 11, we at your credit union would like to take a moment to offer our most sincere and heartfelt thank you to the men and women who have served and continue to serve our country.

From WWII and the Korean War, right up to the current war in Iraq, our servicemen and women, not to mention their families, have made and continue to make sacrifices and interruptions in their lives to help ensure the freedoms that many Americans take for granted.

Rest assured your credit union cherishes these freedoms and is acutely aware that they are due in large part to the efforts of our veterans and those who continue to serve in active duty. Your credit union joins with the nation this November 11, in offering thanks to the men and women who have kept our country free.



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

- \*\* 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!**