

# PANNONIA

## Federal Credit Union

Fall 2009

Fourth Quarter

### International Credit Union Day

#### Why 177 Million People Worldwide Choose Credit Unions

On October 15, credit union members around the world will join together to celebrate International Credit Union Day and this year's theme: Your Money. Your Choice. Your Credit Union. Do you remember why you chose Pannonia Federal Credit Union to be your financial services provider? It may be among many reasons shared by the 177 million people in 96 countries who



YOUR CREDIT UNION™

have also chosen credit unions, but it most likely has something to do with the common philosophy of people helping people.

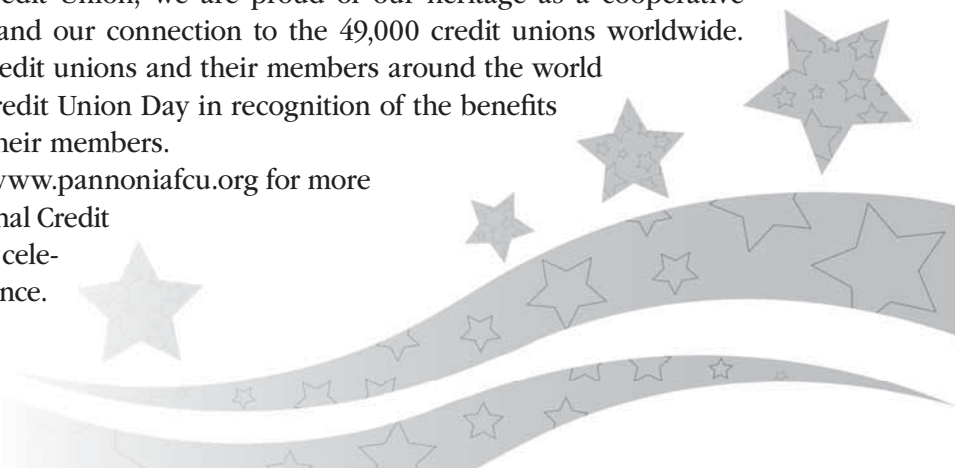
Unlike most other financial institutions, credit unions are not-for-profit, democratically controlled, volunteer-run, member-owned cooperatives. They exist to serve their members, and that level of service remains high even during the toughest times. Instead of issuing stock or paying dividends to outside shareholders, credit unions provide value to their members by returning earnings in the form of

lower loan rates, higher interest on deposits, and lower or no transaction fees.

This year's theme celebrates the advantages of credit union membership. Value, trust and service are just some of the many benefits of being a credit union member. You are in charge of your money and your credit union.

At Pannonia Federal Credit Union, we are proud of our heritage as a cooperative financial services provider and our connection to the 49,000 credit unions worldwide. On October 15, we'll join credit unions and their members around the world to celebrate International Credit Union Day in recognition of the benefits those institutions bring to their members.

Check out our website [www.pannoniafcu.org](http://www.pannoniafcu.org) for more information about International Credit Union Day and prepare to celebrate the credit union difference.



## FACT Act Notice

### Negative Information Notice

We may report information about your loan and deposit accounts to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

### Notice to the Home Loan Applicant

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users, and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary, calculated at the time of the request and based on what a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores change over time, depending on your

conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit reports may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score consumer

reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender:

Pannonia Federal Credit Union  
90 Bustleton Pike  
Feasterville, Pa. 19053-6343  
215-364-9900  
[www.pannonia.org](http://www.pannonia.org)

If you have questions concerning your credit score or the credit information furnished to you, contact the consumer reporting agency:

Equifax  
PO Box 740256  
Atlanta, GA 30374  
800-685-1111

Experian  
PO Box 2104  
Allen, TX 75013  
888-397-3742

TransUnion  
PO Box 2000  
Chester, PA 19022  
800-916-8800



\*\*\*\*\*Thank You\*\*\*\*\*

VETS

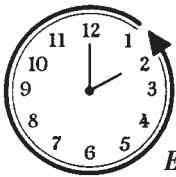
## To Our Nation's Veterans

Veterans Day, November 11, is a day set aside to honor the veterans of America's wars. We, at the Credit Union, would like to give a special thank you from the bottom of our hearts to the men, women, and their families who sacrifice themselves everyday for us so that we may live in the home of the free. "THANK YOU" to the men and women who presently serve and who have served in our Armed Forces. Your service to our nation is truly appreciated and shall never be forgotten.

## Calendar of Events 2009

### International Credit Union Day

*"Your Money. Your Choice."*  
Thursday, October 15, 2009



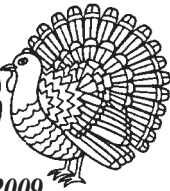
### Daylight Saving Time

Ends Sunday, Nov. 1, 2009

## VETERANS DAY

Wednesday, November 11, 2009

## THANKSGIVING



Thursday, November 26, 2009

*The Credit Union will be closed on  
Thursday and Friday,  
November 26 & 27, 2009.*

*The Credit Union will be closing at noon  
on Thursday, December 24, 2009  
and will be closed  
on Friday, December 25, 2009.*

*We will be closed to the public on  
Wednesday and Thursday,  
December 30th & 31st  
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 29, 2009. All payments received after December 29th will be credited as of January 1, 2010. The Credit Union will reopen on Monday, January 4, 2010.

Your Savings  
At The Credit Union  
Are Insured To At Least  
**\$250,000**

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government  
**NCUA**  
National Credit Union Administration, a U.S. Government Agency

## Get Your Share of the Economic Stimulus Package

The record-setting \$787 billion stimulus package passed by Congress includes something for nearly everyone. But some tax credits are for a limited time only, so don't miss out on any that might apply to you. Below are some of the benefits; see your tax advisor for all of the details.

➤ First-time homebuyers are eligible for a refundable tax credit of up to \$8,000 for purchases made before December 1. The credit phases out for single taxpayers with adjusted gross incomes that exceed \$75,000 (or \$150,000 for married couples filing jointly). If you sell the house within three years, you must forfeit the credit.

➤ Tax credits for purchases to make homes energy efficient, such as new furnaces or insulation, are increased to 30 percent through 2010, for up to \$1,500. The tax credit for purchasing a plug-in hybrid vehicle is now \$7,500.

➤ Buy a new vehicle in 2009 (with a price tag of up to \$49,500) and you can deduct state, local, and excise taxes, as well as the interest on your car loan. The tax break is an above-the-line deduction, which means it can be taken even if you do not itemize other deductions. The deduction begins to phase out for single tax filers with adjusted gross income of more than \$125,000, or \$250,000 for married couples filing jointly.

➤ Buy an Energy Star appliance and get a rebate.

➤ The federal Hope Scholarship for 2009 and 2010 is expanded to provide a tax credit of up to \$2,500 a year for all four years of college tuition, instead of \$1,800 a year for the first two years. The tax credit phases out for individuals making between \$80,000 and \$90,000 and couples earning between \$160,000 and \$180,000.

➤ If you lose your job, 65 percent of the premium costs to keep group health coverage for nine months are covered. Previously, jobless workers had to pay 102 percent of health insurance premiums, including the employer's share. To be eligible, workers need to have been forced out of their jobs between September 1, 2008, and December 31, 2009.

➤ A tax credit at a rate of 6.2 percent of earned income (after federal taxes are taken out), up to \$400 for individuals and up to \$800 for couples, will be provided in 2009 and 2010. The credit begins to phase out at income levels of \$75,000 for individuals and 150,000 for married couples filing jointly. Since the credit is "refundable," people with no federal income tax liability will get money back. Recipients of Social Security, Supplemental Security income, railroad retirement benefits, and veterans disability compensation or pension benefits were given a one-time payment of \$250.



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



Joan C. Eliason, President  
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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

Used Car

Share Secured

New Car

Unsecured

\*\* Home Equity

\*\* First Mortgage

(Maximum 5 years) 20% down

(Maximum 5 years) Personal Loan

80% of Market Value minus 1st mortgage

80% of Market Value

*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!**