

PANNONIA

Federal Credit Union

Summer 2013

Third Quarter

Notice of Privacy Practices for Credit Union Members

Important Information About the Personal Data Your Credit Union Collects, and How It Is Used

To assure the continued privacy and confidentiality of your personal financial information, your Credit Union observes these practices and procedures:

Information We Collect

We collect nonpublic information about you from some or all of the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from a consumer reporting agency.

Information We Disclose

We do not disclose any nonpublic personal information about our members and former members to affiliates or non-affiliated third parties except as permitted by law.

Our Security Promise to Members

We restrict access to nonpublic information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with the Federal regulations to guard your nonpublic personal information.

Credit Union members and the public may receive copies of this notice of privacy practices by contacting the Credit Union.



Get Some Cash And Build Credit History

A smart way to borrow money for those extra summertime expenses is with a Share Secured Loan from Pannonia Federal Credit Union. With a secured loan you'll be using the funds in your share savings account as security/collateral for your loan. In return, you'll benefit from fast loan approval, a competitive low interest rate, and convenient repayment terms.



Plus, since there are no credit qualifications, this is a great option for first time borrowers or those trying to establish or repair credit history. You are basically borrowing against the money in your savings account to show your credit worthiness by making timely payments. As you do so you'll build your credit history, raise your credit score, and increase your likelihood of being offered more substantial and better offers for credit in the future, like low-rate auto and home loans.

Just remember to stay smart as you use your Share Secured Loan (or any type of credit) in order to avoid debt and protect your good record!

Great Vehicle Rates Put You Behind the Wheel

Ready for the open road this summer? You can be with a pre-approved vehicle loan from Pannonia Federal Credit Union. Shop with confidence, knowing how much you can afford to spend and that you have the money in your pocket.

If gas mileage is important to you or you are considering a hybrid, visit fuelconomy.gov to find the most fuel-efficient vehicles as well as a calculator to determine if a hybrid vehicle can save you money.

Armed with the knowledge and your pre-approved vehicle loan, you are now ready to visit dealer showrooms. Focus on “kicking the tires” and don't reveal how you are paying for the vehicle. Dealer financing is usually a profit center for the dealer, so keep your financing plans out of your negotiations until you are ready to sign the paperwork. Otherwise, the salesperson may try to make up any lost profit by up charging something else.



Calendar of Events 2013



The Credit Union will be closed on Thursday, July 4, 2013



Monday September 2, 2013

The Credit Union will be closed on Monday, September 2, 2013



The Credit Union will be closing at 2 PM on Wednesday, September 4, 2013 and closed Thursday and Friday, September 5th and 6th, 2013 in observance of Rosh Hashana



The Credit Union will be closed on Friday, September 13, 2013 in observance of Yom Kippur. Have an easy fast.



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

PANNONIA FEDERAL CREDIT UNION ANNUAL REPORT 2012

ASSETS		LIABILITIES SAVINGS EQUITY	
Loans	\$9,615,265	Accounts Payable	\$21,919
Less: Allowance for Loan Losses	(15,977)	Contingent Liability	12,051
Cash in Bank	931,329	Shares	8,248,630
Shares, Other Credit Unions	1,051,316	Regular Reserve	901,362
CDs	100,000	Undivided Earnings	3,350,043
Furniture and Fixtures	27,138		
Land & Building	724,872		
All Other Assets	100,062		
TOTAL ASSETS	\$12,534,005	TOTAL LIABILITIES SAVINGS EQUITY	\$12,534,005

Loans made during 2012	\$9 for \$6,714,654
Loans made since organization	68,265 for \$58,784,563
Total dividends paid in 2012	\$55,804

Keep Us Up-To-Date

Have you moved, changed your mailing address, e-mail address, or your telephone number in the past year? Do you have a name change? If so, please let us know. It is important that the credit union has your current information on file. We want to make sure all communication and important notices from Pannonia Federal Credit Union reach you on time.

If you have a name change, you will need to come by the credit union to update your signature card. And, for your security, change of address requests must be made in writing and on the proper forms. Please contact Pannonia Federal Credit Union for more information. And don't forget, if you move out of state, you can continue being a member of the credit union: Once a member, always a member.

Name	<small>* NEW ADD CODE & TEL No If Known</small>
Print or Type - Last Name, First Name, Mid Initial	
Old Address	<small>St. & Street Apt. Suite, PO Box or RFD No, City State & Zip</small>
New Address	<small>St. & Street Apt. Suite, PO Box or RFD No, City State & Zip</small>
Sign Here	<small>Use New Address in Effect * Account Notes</small>



The simplest toy is one which even the youngest child can operate - it's called a grandparent!

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



Joan C. Eliason, President
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Join today so you and your family members can begin to realize the many benefits of Credit Union membership.

- ** First Mortgage
- ** Home Equity
- Unsecured
- New Car
- Share Secured
- Used Car
- Ballroom Mortgages are available

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

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

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From the Credit Union Corner

Mazel Tov

We are happy to announce the engagement of Lauren Fisher to Joshua Goldstein on March 22, 2013. Lauren is the daughter of Mark and Sandy Fisher, and Joshua is the the son of Rachel and Carl Goldstein.

We are happy to announce the engagement of Lindsay Miller to Brett Schwartz. Lindsay is the daughter of Dr. Bradley and Beth Miller. Brett is the son of the late Iris Lee Schwartz, Harry M Schwartz, and Bonnie Miller. An October wedding is planned. Brett is the President of The Pannonia Beneficial Association.

