



People's Choice Federal Credit Union 1st Quarter 2011 Newsletter

I.D. VERIFICATIONS

OFAC, (Office of Foreign Assets Control), mandates that all financial institutions perform I.D. verifications on every member.

The credit union has an OFAC policy and performs these verifications on new members.

The credit union will be reviewing each member's accounts for accurate information.

Please be advised that if the credit union feels it is necessary to validate the member's information, you may be contacted to verify your data is correct.

OFAC and your credit union work together to prevent fraud and unauthorized economic sanctions.

**People's Choice
Federal Credit Union**

Volume 13, Issue 1
March 31, 2011

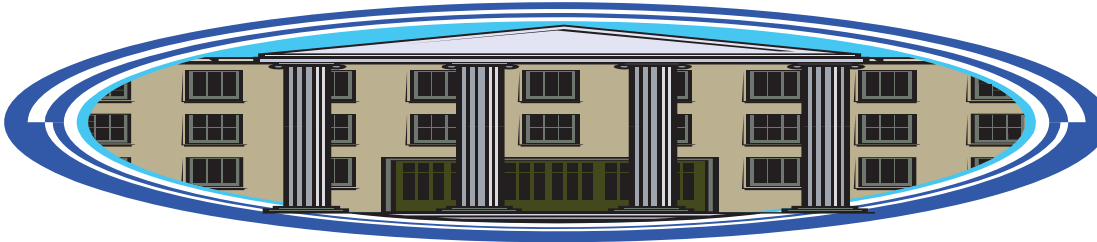


Your coin donations so far for 2011 are \$25.34

Children's Miracle Network and Make-A-Wish
Thank you!

Closed Holidays:

Monday, May 30TH
Memorial Day



"Spring Loan Special"

Up to \$5000

8.90%

36 months (approx. \$159 mo.)

Remember:

This special loan offer is not a refinancing option on any other loan with the credit union and is subject to Credit Committee approval.

It is also inclusive of the \$45,000 loan policy limit (excluding home equity loans).

Share Certificates

Your credit union has always had the BEST rates possible.

Start the new year saving:

1 year CD @ .75%

6 mo. CD @ .50%

\$1000 minimum

Rates effective:

4/1/11-4/15/11

Inside this issue:

OFAC, Spring Loan Special 1

Savings Bonds School program Asthma Walk 2

Youth Week 3

Thank You! Current Rates 4

SAVINGS BONDS

We have many members inquiring about savings bonds. Although we do not offer this service since it is costly to manage, most local banks do.

We do encourage you to investigate their value and if it is feasible to mature.

Series E bonds bought before 1978 no longer earn interest.

Some bonds are worth

considerably more than their face value. A \$100 Series E bond purchased for \$75 in 1960 would be worth more than \$700 today.

To educate the public and streamline the redemption effort, visit this dedicated website:

www.treasuryhunt.gov

By simply entering your SS#, you can learn if you have any outstanding matured bonds issued since 1974.

Bonds issued before 1974 can also be located by following the instructions on the website.

Also visit:

www.treasurydirect.gov
for more information.

Tina Dolgash, CEO, and Terri Stocki, Education Director for Consumer Credit Counseling Service, introduced credit unions and financial fitness to Riverside High School students through a program funded by a grant through the PA Credit Union Foundation.

This program has made this presentation to almost all the schools in our surrounding counties.

Students are asked to visit iBelong.org to get familiar with credit union history and locate the nearest credit union.

They are given a "pre" and "post" test on personal financial topics, such as budgeting, credit cards, loans, checking/savings accounts, ATM cards, car leasing vs. buying and much more.

"Educating these young leaders is crucial in their lives BEFORE they leave high school and these classes open their minds to financial awareness", said Dolgash.



Blow the Whistle on Asthma" Walk—June 12, King's College Betzler Field

Cross Valley Federal Credit Union and the American Lung Association will hold their annual Asthma Walk on Saturday, June 4th at 10am. Registration begins at 9am and the walk is a five lap walk around the Betzler Field on Route 309 just past Sam's Club.

We would like to get at least one team from People's Choice FCU. If you are interested, please come in or call the credit union office.

If you are unable to walk that day, please consider making a donation. The credit union office has a donation sheet ready to accept your kind contribution.

In the United States, 33 million Americans suffer from lung disease, 6 million children have asthma and each day, 1100 kids will become regular smokers.

Please contact the office today and help fight this horrible disease.

Visit:

www.lunginfo.org/wbwalk

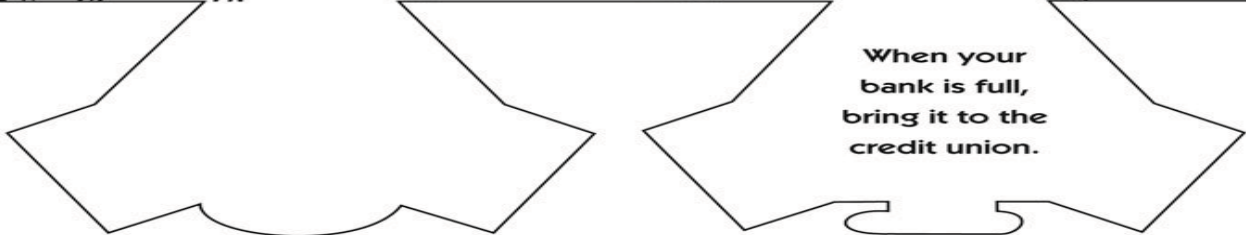
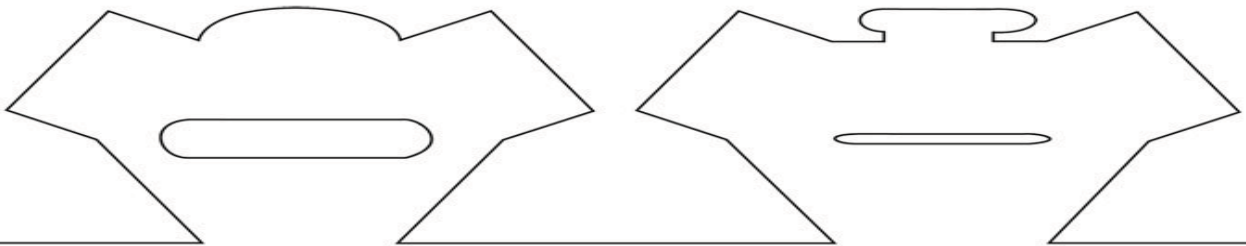


lung walk

YOUTH WEEK: April 17-23, 2011

Youth week is our opportunity to welcome youth and to introduce them to the benefits of credit union membership in a fun, festive environment.

We want to help them realize that the credit union is the best place for their money to grow and a place where they truly belong as member/owners. The credit union will waive the \$1.00 membership fee and place the \$5.00 initial deposit for any child joining this week 18 years of age or younger. There are 2 age categories: 1-10 (3 prizes) and 11-18 (one prize—DVD player). Age group 1-10, please use this page to color. Please stop in or we will mail the 11-18 age group picture.



When your bank is full, bring it to the credit union.

Name _____

Age _____

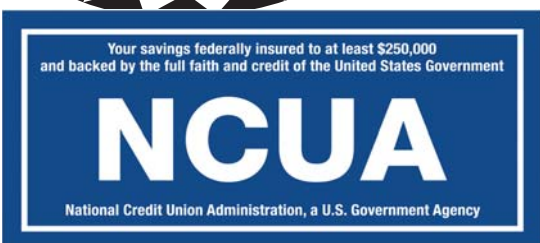


**People's Choice Federal
Credit Union**

401 York Avenue
P.O. Box 2096
Duryea, PA 18642-0096

Phone: (570) 451-3318
Fax: (570) 451-3319
Email: pcfcu@verizon.net

"Where people are worth more
than money"



CURRENT RATES AND SERVICES

New Car up to 6 yrs./Secured Loans 4.9% **Used Car** up to 5 yrs. Rates: 1-3 yrs.-5.9%, 3+ to 5 yrs.-7.9% Over 5 yrs.-10.9%

Personal/Non-Collateral—12.5% **Visa Classic Credit Cards**—9.9% APR **Visa Cash Advance/
Balance Transfer**—12.9%

Home Equity Fixed Rate Loan: Up to 5 years—5.65% Over 5 to 10 years—5.70% Over 10 to 15 years—5.75% Closing costs are usually under \$600 and can be incorporated into the home equity loan.

Don't forget...\$25,000 FREE Life Insurance on all our loans!!!! Credit Disability Insurance also available to our members

Share Certificates (4/1-4/15/2011) **12 month** : .75% \$1000 min. .75% APY
6 month: .50% \$1000 min. .50% APY

1st Qtr.'11 Dividends: Shares: \$50-25,000 @.35% \$25,000.01 + @.60%
Clubs: To \$25,000 @.35% \$25,000.01 + @.60%

Products:

Wire Transfers: \$12.00 Certified Checks: \$5.00

Cinemark Platinum Tickets: \$7.50 Cinemark Regular Tickets: \$6.25

Hershey Park Tickets: Adult—\$41.95; Jr./Sr.—\$29.95

Dorney Park Tickets: Adult—\$31.99; Jr./Sr.—\$22.00

CamelBeach Tickets: \$24.99

Great Escape Movie/IMAX tickets: \$7.00

Thank You!

On a personal note, I would sincerely like to thank everyone for their concern, gifts, cards and phone calls I received while vacationing at the Mercy Hospital!

On February 17th, my appendix ruptured and I was rushed to the hospital.

Our Assistant Treasurer, Kim and Administrative Assistant, Jackie did such an excellent job in every aspect of running the credit union's daily functions. Kaitlynn, our part-time Member Service Representative, worked longer hours to keep up with the workload. I am so lucky to have this staff.

I was even luckier to recover quickly and am back full force. Thank you from my heart,

Tina

Wyoming Valley Chapter's Annual Golf Tournament is set for Friday, June 3, 2011. Call to reserve!

