

# People's Choice 1st Quarter 2009

# Federal Credit Union Newsletter

## "Our Rainbow" is here to help YOU!

Pictured is a real rainbow that appeared over the credit union on April 3rd. We feel it's the best way to introduce our "Spring Special" to our members. Legislation is pending on restricting the credit card companies from increasing the finance rate without the customers knowledge. The companies are also increasing credit limits on customers with good FICO scores enabling the customer to purchase more, however, this act lowers their FICO score since it increases their liability. It is time to pay these credit card balances off utilizing our fixed rate "Spring Special/Bill Consolidation" loan.



People's Choice  
Federal Credit Union

Volume 11, Issue 1

March 31, 2009

☺ Closed Holidays:

**Monday, May 25**

**Memorial Day**

Check out our website!  
[www.peopleschoicefcu.org](http://www.peopleschoicefcu.org)

Stop in the office now until April 8th & put your name in our "free" Easter drawing—\$25 Harrison golden dollars & a purple Easter bunny!

Inside this issue:

## 2009 "Spring Special/Bill Consolidation" Loan

April 1- May 31st, 2009

8.0% \$1000-2500

12-18 months

8.5% \$2501-3000

19-30 months

9.0% \$3001-3500

31-36 months

All above loans range from  
\$88-112 per month

Bill Consolidation Loan

9.9% \$3501-10,000

12-48 months 4/1-4/30

Ranges \$268-878/mo.

Must have 680 or above  
FICO score

Remember: This loan is not a refinancing option on any other loan and is subject to approval. It is also inclusive of the \$45,000 loan limit



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# Our Faithful Bowlers Win Trophies from Charities!!!!

Our 3 faithful teams

## 2st Place Scratch Division

Ray Haduck, Captain

Ken Warabak

Jim Swift

Jerry Pompey

Sharon Pompey

## 2nd Place, \$50

Kim Donahue, Captain

Danny Checko

Mike Dolgash

Candy Dolgash

Jackie Honick

\$1500 went to the Wyoming Valley SPCA and \$1500 went to the St. Vincent de Paul's Soup Kitchen since the kitchen has increased its guests by 400 per day.

We are so proud of these people and hope we carry on this tradition year after year!

Thanks to all of you from your credit union, the Wyoming Valley Chapter of Credit Unions and both of these charities.

Kim won High Women's Score in Game 1 and Game 3!!! She is our resident "semi-pro" bowler!

All winners received trophies this year in order to give the charities as much as possible.

Our trophies are displayed in the credit union office.



## Visa® Debit Card Usage

The credit union would like to remind our members on the proper debit card usage.

When making retail purchases, such as department or food stores, ALWAYS use your debit card as a CREDIT transaction. The CREDIT

transaction will do EXACTLY the same transaction as using the debit entry and make the transaction easier:

- You will not have to use a pin number
- The credit union will not

be charged an "interchange" fee from Visa®.

Actually, the only time you should use your pin is at the ATM for cash or in stores, such as Sam's Club, that do not allow credit card purchases.

## Dust Off Those Old Savings Bonds!

Did you know that Series E savings bonds bought before 1978 no longer earn interest?

Did you know that old bonds may be 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, a dedicated website: [www.treasuryhunt.gov](http://www.treasuryhunt.gov) has been established.

By simply entering their SS#, visitors can learn

if they have outstanding matured bonds issued since 1974. Bonds issued prior to '74 can also be located by following the instructions on the website.

The credit union does not have a savings bond program. Bonds have not been popular enough lately to cover costs, however, most local banks still offer this program.

## April 19-25 "Youth Week"

### "Guiding Your Children Toward Financial Independence"

Grade: F

That's the average report card seniors earned for financial literacy in 2008. What our youth doesn't know is shocking.

Achieving economic prosperity is difficult. It's especially hard for young people who've never learned how to manage money.

Your credit union is ideally positioned to respond because we believe in the power of education. We're here to help you launch the youth in your life toward financial independence.

Start by opening up a savings account

for each child in your family. If you do this during "Youth Week", we will waive the \$1.00 fee and place the \$5.00 required par share value into their account.

As soon as your children can read, have them come in and look at their statement. Guide teenagers through using a debit card and balancing their checkbook.

Include your children in household finance discussions. Show them how you budget income and expenses.

Remind your children to ask for help when they need it and turn to the credit union when you need to. Teach our motto "People Helping People".



### *Jenny Craig®*

Jenny Craig® offers discounts on all programs to our membership.

FREE 30 Day Trial Membership\*

### Discounts Offered To Our Membership

50% OFF "On Track" program (6 months)\*

20% OFF "Platinum" program (1 year)\*

\*plus food costs

Available at 2 locations:

Fashion Mall Scr/Carb Hwy  
570-983-2257

Ask for Kaleena  
Pine Mall, Kidder St. WB  
570-829-7060  
Ask for Joy

## "Blow the Whistle on Asthma" Walk—June 6, King's College Betzler Field

Cross Valley Federal Credit Union and the American Lung Association will hold their annual Asthma Walk on Saturday, June 6th 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.

Approximately 796,000 adults and 238,000 children in Pennsylvania are currently suffering from asthma. By the year 2020, it is estimated that 1 in 5 families will be affected by this unfortunate disease.

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



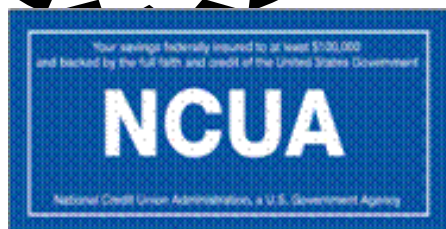
Join us on Saturday, June 6th  
You'll breathe better for it!

**People's Choice Federal  
Credit Union**

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"Where people are worth more  
than money"



**Invest in America Helps  
Credit Unions and Members**

With the Invest in America program, all eligible current and new credit union members can get a great discount on a new GM or Chrysler vehicle. And, when you finance your new vehicles through the credit union, you get extra savings

**CURRENT RATES AND SERVICES**

New Car up to 6 yrs./Secured Loans 4.9%	<u>Certified checks \$5.00</u>	
Used Car up to 5 yrs. 1-3 yrs-5.9%		<u>Home Equity Fixed Rate</u>
3+ to 5 yrs.-7.9%, Over 5 yrs. 10.9%	<u>Stop in for your '09 Caesar's</u>	Up to 5 years 5.65%
Personal/Non-Collateral 12.5%	<u>"Getaway Club" card</u>	Over 5 to 10 years 5.70%
Visa Classic Credit Cards 9.9% APR	<u>Wire Transfers \$12.00</u>	Over 10 to 15 years 5.75%
Visa Cash Advance/Balance Transfer 12.9%		Closing costs are usually under
See details on our "Spring Special/Bill Consolidation" Loan		\$600!!!!
<u>Share Certificates (4/1-15/09)</u>	<u>Cinemark Platinum \$7.00 / Cinemark Regular \$6.00</u>	
12 mo. 2.00% \$1000 min. 2.00% APY	<u>Sam's Club Membership \$35</u>	<u>\$25,000 FREE LIFE</u>
6 mo. 1.75% \$1000 min. 1.75% APY		<u>INSURANCE ON ALL OUR LOANS!</u>

**Golden Dollars Available—Great Collection Item!**

1st Quarter '09 Dividends:

Shares: \$50-25,000 @ .50% APYE .501%    \$25,000.01+ @.75% APYE: .752%  
Clubs: To \$25,000 @ .50% APYE .501%    \$25,000.01+ @.75% APYE: .752%