



People's Choice 1st Quarter 2007



Federal Credit Union Newsletter

"National Credit Union Youth Week" April 22-28, 2007

Serving youth is critical for credit unions to grow. As the average adult member is leaving the prime borrowing years of 25-44, it is necessary to focus on growing youth membership—the future of credit unions.

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.

For every child that joins in this week, we will also give a free "Arbor Day" pine tree!

It is also a great time to talk to your family about spending and saving, whether it will be for a new bike or for college.

Digikids®

The credit union will once again welcome Jerry Patrick and the Digikids® child safety program on Tuesday, April 24th from

3:00pm to 6:00pm. This program proved to be such a great relief to know that the parents of the membership that came to the last program will have the proper materials in hand should their child be missing. Please do not miss this one!

Contact the credit union now!



Celebrate "Arbor Day" with the credit union!
Plant a tree!

People's Choice Federal Credit Union

Volume 9, Issue 1

March 31, 2007

© Closed Holidays:

Monday, May 28

Memorial Day

Open Good Friday until 6:00pm!!!!

Open Easter Monday

Check out our new website!

www.peopleschoicefcu.org

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New Share Certificate Rate Offered and "Spring Special" Announced

12 month share certificate:
5.0%

\$75,000+ the rate is 5.3%

6 mo. share certificate:
4.75%

\$1000 minimum

April 1-15, 2007

Please read the small print under the Certificate of Deposit rates in the newspapers! You will find some type of criteria you must abide by in order to receive the great rate!

No Small Print follows ours!

"Spring Special"

April 1- May 31st, 2007

8.9% \$1000

\$87.30 with

Credit disability

\$89.28 without

"Blow the Whistle on Asthma" Walk—June 2, Kirby Park

Cross Valley Federal Credit Union and the American Lung Association will hold their annual Asthma Walk on Saturday, June 2nd at 10AM. Registration begins at 9AM and the walk is a few laps around the upper walk path in Kirby Park.

The "Blow the Whistle on Asthma" Walk is an annual event and the credit union has had the privilege of having a team support this great fundraiser.

As you know, we live in a highly diagnosed asthma area and the best thing we can do is help support the American Lung Association to help fight the disease.

Please contact the credit union if you wish to share efforts in the fight against asthma and lung disease.

Perhaps you or someone close to you has asthma and know how devastating the feeling of not being able to breathe is.

The credit union will have a donation sheet available in the office should you care to donate.

There will also be a sign-up sheet for walkers. We are hoping for at least 10 walkers this year.

Stop in and contribute today!



Join us on Saturday, June 2nd
You'll breathe better for it!

Our Phone Number—A reminder it changed!

Since we purchased our own phone system through a grant, we had to be removed from Schott North America's phone listing.

Our new number is
451-3318

Our fax number is
451-3319

We have 4 extensions, so we can receive several calls at one time!

When you call and hear the greeting, just hit the * (star) button to record a message without listening to the whole greeting. The office staff does continually play the voice mail messages during the course of the day.

Student Loan Program—Don't forget we have one!

When applying for college funding, don't forget the credit union offers their own answer to the question—"Where am I supposed to come up with the tuition that PHEAA does not supply?".

More and more



The credit union is also a lender for PHEAA, bring in your FASFA loan application!

members are using their savings and retirement savings for their children's tuition since PHEAA only allows a partial disbursement.

Our loan is \$5000 a year (\$2500 per semester) and costs about \$40 a month.

Another option would be to apply for a home equity loan. Chances are your payments will be tax deductible and you can combine some other small bills into one monthly payment.

Students need to be reassured that their degree IS worth the cost and the credit union will help support their education as much as possible!

"Allpoint" Surcharge-free ATM's are EVERYWHERE!!!

—Processing Your Request —

While you wait, did you know that People's Choice Federal Credit Union members have surcharge-free access to over 32,000 ATM's nationwide?

Now Allpoint has gone international! They will be expanding into the United Kingdom with 1400 ATM's by mid-summer!

Remember to use the sur-charge free ATM located at INCOL Credit Union on Foote Avenue. It's almost like having our own!

Go everywhere with your People's Choice Federal Credit Union Visa/ CuCheck Debit card and "Allpoint"!



"Miles for Michael"

On June 16, 2007, 10:00am-2:00pm at Pittston Area High School, walkers will be rallying around the high school track raising funds for the 2nd Annual "Miles for Michael" event.

Michael Joyce, Avoca, passed away just eleven days after the successful event last year. All proceeds will go to the Miles For Michael Fund of the Luzerne Foundation.

There will be a Chinese Auction too. Please join us in the fundraiser by either donating or walking or both! Call or visit the office and see Susie for details and registration.

Registration begins at 9:00am.

Our credit union stands true to the motto "People Helping People" and its members are the only ones that can

keep this special care and compassion for people alive.

Call today!!!!!!

*2nd Annual
"Miles
For
Michael"*

Fee Schedule Changes

Due to the increasing charges the credit union receives from the Corporate Central credit union, our fees must increase to equalize the cost.

The following fee changes are effective March 22, 2007:

NSF checking fee: \$20

Unpaid Overdrafts: \$20

ACH Overdraft fee: \$20

Debit Card Overdraft fee: \$20

There will be NO fee if the funds are transferred from savings to cover the Non

Sufficient Funds in the checking account.

A "Dormant Account Policy" was adopted on April 2nd and includes a \$5.00 per month fee for inactive accounts over one year. There is also a closed account fee of \$5.00.

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"Where people are worth more
than money"



**WYOMING VALLEY CHAPTER
BOWLING TOURNAMENT RESULTS**

The annual tournament was held at Chacko's on Feb.18th and profited close to \$3000 for the Luzerne County SPCA. People's Choice FCU had a winning team! Our thanks goes out to the "SGT Strikers" who won 1st place in the Handicap:

Ray Haduck, Ken Warabak, Jim Swift, Sharon and Jerry Pompey. Ken was just 12 pins away from the Men's top score!

We thank each and every one of you for carrying on our philosophy of "People Helping People".

We heard Chacko's treated all the bowlers very well and we will be returning next year!

CURRENT RATES AND SERVICES

New Car up to 6 yrs./Secured Loans 5.9%	<u>Certified checks \$5.00</u>	
Used Car up to 5 yrs. 2-3 yrs-6.9%		<u>Home Equity Fixed Rate</u>
4 yrs 7.9%, 5 yrs. 8.9% Over 5 yrs. 9.9%	<u>Nextel Services 10% discount</u>	Up to 5 years 5.65%
Personal/Non-Collateral 12.5%		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 \$500!!!!
Personal/Non-Collateral 12.5%	<u>Cinemark \$6.00</u>	
<u>Share Certificates (4/1-15/07)</u>	<u>Cinemark Platinum \$7.00</u>	
12 mo. 5.0% \$1000 min. 5.0% APY	<u>Sam's Club Membership \$35</u>	<u>\$25,000 FREE LIFE</u>
6 mo. 4.75% \$1000 min. 4.75% APY		<u>INSURANCE ON ALL OUR LOANS!</u>
12 mo. 5.30% \$1000 min. 5.30% APY on \$75,000 and over		

1st Quarter '06 Dividends:

Shares: \$50-9,999.99 @ .75% APYE .76% \$10,000+ @1.00% APYE: 1.02%

Clubs: To \$9,999.99 @.75% APYE .76% \$10,000+ @1.00% APYE .102%