



PEOPLE'S CHOICE FEDERAL CREDIT UNION

December 31st, 2007 Newsletter

Volume 9, Issue 4

31st Annual Meeting Dinner/Dance

- Special points of interest:**
- Annual Meeting Dinner/Dance date is February 9, 2008
 - Share Certificate Rate Special effective 1/1/08 to 1/15/08
 - Wyoming Valley Chapter will hold one Bowling Tournament on Feb. 17, 2008 and reserved 20 lanes at Chackos beginning at 1:00 pm.
 - Closed Holidays:
1/1/08 New Year's Day
1/21/08 Martin Luther King, Jr. Day
2/18/08-President's Day

Enjoy your
"Golden Dollar"
Christmas Gift!

COLARUSSO'S on
Birney Avenue in
Moosic is where our
31st Annual Meeting
will be held.

It's time for all our
members to enjoy a
great evening together.

Courtyard Marriott
offers rooms & shuttle
service.



AMERICA'S
CREDIT UNIONS™

Where people are worth more than money.™

**Saturday,
February 9, 2008**



\$40 Member

\$45 Guest

4 hours open bar

Cheese/Veggie display

Penne Pasta & Salad

Petite Filet Mignon

Chicken Franchise

Dessert Display

Entertainment:

"Omar"

our own Ron Vogel!

Inside this issue:

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A **SAVINGS PLAN** IS DEvised FOR YOU AT THE CREDIT UNION! IF YOU
 START OR ADD TO YOUR CURRENT DEPOSIT, JUST \$10 OR MORE A WEEK IN
 ANY ACCOUNT, YOU'LL GET A BONUS—A MONTHLY INSTANT LOTTERY
 TICKET FOR 1 YEAR! YOU WILL BE SAVING MORE AND HAVE A CHANCE TO
 WIN MUCH MORE! START YOUR **SAVINGS PLAN** RIGHT NOW!

Start the New Year saving with our Share Certificates!

1 Year CD 4.60% 6 Month CD 4.25%

JUMBO CD \$99,000 AND OVER IS 5.0% 1 YEAR!

PEOPLE'S CHOICE FEDERAL CREDIT UNION

A LETTER FROM A MEMBER!

The credit union received this letter from our member, Ricky Korpusik.

Thanks, Ricky, we will see you on the 9th!

“It’s that time of year again, when all the biggest companies right down to “mom & pop” run businesses are planning their annual Christmas party. And guess what, so is your credit union. You know, maybe I shouldn’t be the one writing this passage, because like so many of you,

I haven’t attended a credit union party in a long time. Why? I really don’t know. Lazy, tired, something better to do? Probably all of the above. This was until last year. WOW, I forgot what I was missing! Last year’s party was at the Radisson in Scranton. The food and band were great and

the beer was delicious! But one of the best things for me was to meet old friends and make new ones. Each and every one of us has benefited from the credit union and it’s a nice way to say we appreciate it. When you read this, please make plans to attend this year’s...it’s that time again!”



Audit Verification

Please examine your enclosed statement for any corrections or revisions. Since your statement does not include your social security number for privacy protection, please contact the credit union for any inquiries you may have

concerning your social security number. Should you need to communicate with us for any statement inquiries, please directly contact the Supervisory Committee:

Jane Togher
People’s Choice FCU

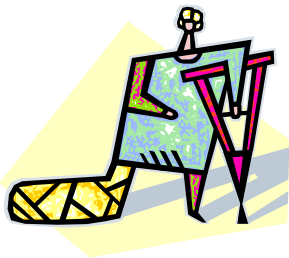
401 York Ave., P.O. Box 2096
Duryea, PA 18642
If no differences are reported, it will be assumed that the statement is correct. This statement of account verification is conducted in Board of Directors and NCUA directives.

CUNA Mutual Insurance Society CDI Rate Increase

CUNA Mutual Ins. Society’s credit disability insurance rates will increase effective March 1, 2008. The reason for the adjustment is one of needing additional

premiums to pay claims on the increasing number of disabilities that are occurring. The increase notice is enclosed with this statement and newsletter.

The credit union has many members that are currently using the disability benefits and are extremely comforted to know that while they are recuperating, their loans are paid!



Wyoming Valley Chapter Annual Bowling Tournament

The Wyoming Valley Chapter of Credit Unions is sponsoring the 13th Annual Norman G. Fulkerson Memorial Bowling Tournament at Chacko's Family Bowling Center in Wilkes Barre, Sunday, February 17, 2008.

Registration begins at 12:30, Bowling at 1pm.

Five player Individual teams for an entry fee of \$125 per team.

The credit union will again contribute \$5 per bowler to help lower the individual fee to \$20.

Two Divisions:

Handicap

1st Place \$100

2nd Place \$50

3rd place \$25

Scratch

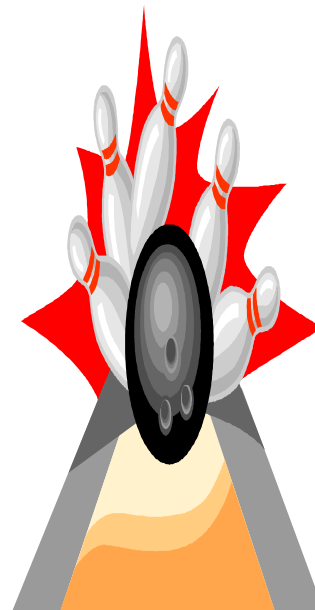
1st Place \$100

2nd Place \$50

3rd Place \$25

This tournament benefits many local charities.

Please contact the credit union to sign up!



“Children’s Miracle Network” and “Make-A-Wish” Donation Update

Your check change continues to help ill-stricken children.

We collected \$293.58 this year, a decrease of \$10.22 over last year’s donations.

Since the April 2003

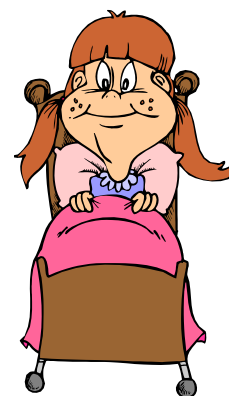
inception, we have donated \$2065.20!

The direct deposit has affected this wonderful fundraiser since there are no checks to cash.

You can donate ANY time you wish. You can

donate the coin amount that is listed on your direct deposit by simply asking Kim, Jackie or Jessica at the time of your visit.

We “thank you “ and the children “thank you”.



SNO MOUNTAIN CORPORATE DISCOUNT

Sno Mountain offers a \$10.00 discount off an extended lift ticket, 7 days a week for our members.

The process is as follows:

*Log on to snomtn.com/corporations

*Click on your company name

*Type in User: CORP

Password: CP0708

Order tickets and print out receipt. Bring receipt to

window.

Any questions, call:

1-800-GOT-SNOW

**Have a great
ski season!!!**

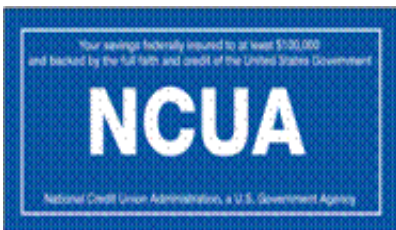


"Where people are worth more than money"



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Newsletter

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Fax: 570-451-3319
Email: pcfcu@verizon.net
www.peopleschoicefcu.org



Thank you for participating in this year's "Digikids" program!



CURRENT RATES AND SERVICES

New Car up to 6 yrs./Secured Loans 6.9%	<u>Certified checks \$5.00</u>	<u>Home Equity Fixed Rate</u>
Used Car up to 1-3 yrs. =7.9% 4 yrs.=8.9% 5 yrs.=9.9% Over 5 yrs. 10.9%		Up to 5 years 7.00%
Personal/Non-Collateral 12.5%		Over 5 to 10 years 7.05%
Visa Classic Credit Cards 9.9% APR	<u>Wire Transfers \$12.00</u>	Over 10 to 15 years 7.10%
Visa Cash Advance/Balance Transfer 12.9%	<u>Cinemark \$6.00</u>	Closing costs are usually under \$500
	<u>Cinemark Platinum \$7.00</u>	
<u>Share Certificates (1/1-15/08)</u>	<u>Penquins Discount Tickets Available</u>	<u>Sno Mountain Lift ticket discount</u>
12 mo. 4.60% \$1000 min. 4.60% APY	Jumbo CD \$99,000+ 5% 1 yr.	<u>\$25,000 free life insurance</u>
6 mo. 4.25% \$1000 min. 4.25% APY	<u>Sam's Club Membership \$35</u>	<u>on all our loans!!!</u>
<u>4th Quarter '07 Dividends:</u>		
Shares: \$50-9,999.99 @ .75% APYE .753%	\$10,000+ @1.00% APYE 1.004%	
Clubs: To \$9,999.99 @.75% APYE .749%	\$10,000+ @1.00% APYE 1.004%	