



# PEOPLE'S CHOICE FEDERAL CREDIT UNION

December 31st, 2008 Newsletter

Volume 10, Issue 4

## 32nd Annual Meeting Dinner/Dance

- Special points of interest:**
- Annual Meeting Dinner/Dance date is January 31, 2009
  - Share Certificate Rate effective 1/1/09 to 1/15/09
  - Wyoming Valley Chapter will hold one Bowling Tournament on Feb. 15, 2009 and reserved 20 lanes at Chackos beginning at 1:00 pm.
  - Closed Holidays:  
1/1/09 New Year's Day  
1/19/09 Martin Luther King, Jr. Day  
2/16/09 President's Day

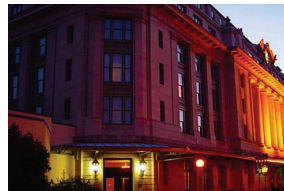
We were asked to return to the Radisson this year and their only date was January 31st....so we're having our very own "pre-Super Bowl" annual meeting celebration! Rooms are available at \$82 and are limited, so please call NOW for reservations!!



AMERICA'S  
CREDIT UNIONS™

*Where people are worth more than money.™*

**Saturday,  
January 31, 2009**



\$35 Member

\$40 Guest

- Open bar Cocktail hour
- Cheese/Veggie display
- Penne Pasta & Salad
- Petite Filet Mignon
- Roasted Chicken Breast
- Dessert Display
- Entertainment:  
by  
"Tony Piazza"

Enjoy your  
"Lottery Ticket"  
Christmas Gift!  
**Good Luck!**

**Inside this issue:**

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**A SAVINGS INCENTIVE IS OFFERED AGAIN THIS YEAR 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 TODAY!!!****
  
  
**Start the New Year saving with our Share Certificates!**
  
**1 Year CD 3.25%    6 Month CD 3.00%**
  
**\$1000 minimum (1/1/09-1/15/09)**

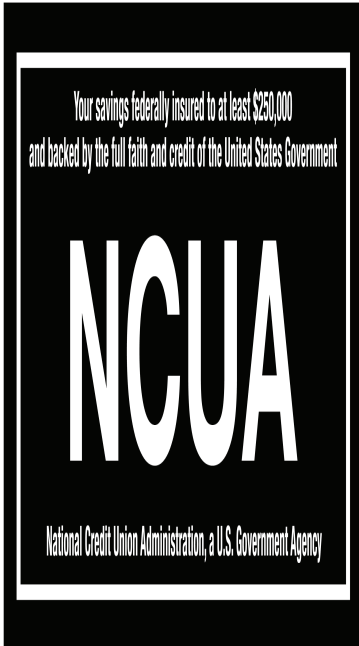
PEOPLE'S CHOICE FEDERAL CREDIT UNION

**YOUR INSURED FUNDS**

Everyone is aware of the recent bank closings and buy-outs. People have started to realize that credit unions are the safer financial choice. **Not one penny of insured savings has ever been lost by a member of a federally insured credit union!** If a federally insured

credit union did fail, however; the NCUSIF (National Credit Union Share Insurance Fund) will make any necessary payouts to credit union's members within 3 days from the time the credit union closes its doors. As a member of an insured credit union, you do not pay directly for

your share insurance protection. Your credit union pays the NCUSIF a deposit (1% of assets), plus an insurance assessment based on the total amount of insured shares and deposits in the credit union. The '08 Emergency Economic Stabilization Act increased the coverage to \$250,000 on all accounts.



**“People Helping People” - Your staff helped!!!**

On International Credit Union Day in October this year, Kim and Tina voluntarily worked St. Vincent de Paul, Wilkes Barre, soup kitchen relieving the staff and serving the under served. It is a heartwarming



experience for anyone to see and be a part of. We are thankful we had the opportunity to help this soup kitchen and glad to see how it fulfills the needs of so many. The annual MDA (Muscular Dystrophy

Association) held its annual fundraiser at the Woodlands in October. Your CEO, Tina Dolgash, was escorted by limo and spent 1 hour on the telephone soliciting a total over \$700 in fundraising contributions!

**GOLDEN DOLLAR COLLECTION CONTINUES**

The credit union now offers:  
John Adams  
Thomas Jefferson  
James Madison  
Andrew Jackson



James Monroe  
John Quincy Adams  
Martin Van Buren  
These golden dollars are available loose and in un-circulated rolls.

These make great gifts for coin collectors, young children learning about our past Presidents and how to save coins and also make a great impression when tipping your favorite waiter or waitress!

## Wyoming Valley Chapter Annual Bowling Tournament

The Wyoming Valley Chapter of Credit Unions is sponsoring the 15th Annual Norman G. Fulkerson Memorial Bowling Tournament at Chacko's Family Bowling Center in Wilkes Barre, Sunday, February 15, 2009.

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 & Scratch**

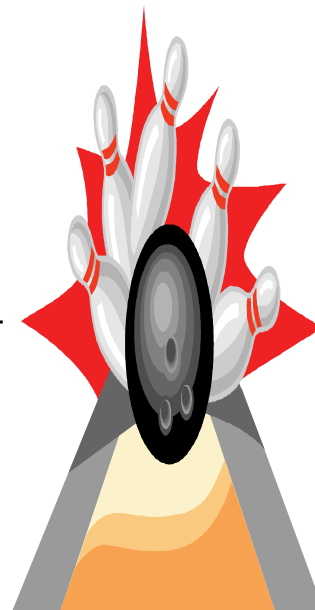
1st,2nd,3rd Places -

-All receive trophies

This tournament benefits SPCA and many local charities.

\$500 savings bond to anyone bowling 300 scratch game.

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 \$167.62 this year, a decrease of \$125.96 over last year’s donations!

Since the April 2003

inception, we have donated \$2232.82!

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, Barbara or Krystal 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.

We have discounted lift tickets at the credit union office for your convenience.

Any questions, call:

1-800-GOT-SNOW

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



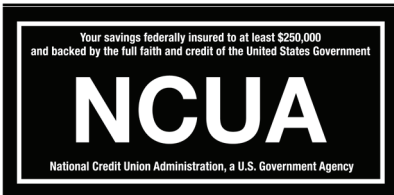
"Where people are worth more than money"



# Happy New Year from your staff!! Tina, Jessica, Kim, Jackie, Krystal & Barb

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## CURRENT RATES AND SERVICES

New Car up to 6 yrs./Secured Loans 5.9%	<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 5.75%
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 5.65%
Visa Cash Advance/Balance Transfer 12.9%	<u>Cinemark \$6.00</u>	Closing costs are usually under \$600
	<u>Cinemark Platinum \$7.00</u>	<u>Caesar's Getaway Club Discounts</u>
<u>Share Certificates (1/1-15/09)</u>	<u>Penquins Discount Tickets Available</u>	<u>Sno Mountain Lift ticket discount</u>
12 mo. 3.25% \$1000 min. 3.25% APY		<u>\$25,000 free life insurance</u>
6 mo. 3.00% \$1000 min. 3.00% APY	<u>Sam's Club Membership \$35</u>	<u>on all our loans!!!</u>
<u>4th Quarter '08 Dividends:</u>		
Shares: \$50-9,999.99 @ .75% APYE .752%	\$10,000+ @1.00% APYE 1.004%	
Clubs: To \$9,999.99 @.75% APYE .752%	\$10,000+ @1.00% APYE 1.004%	