



# People's Choice Federal Credit Union 4th Quarter 2009 Newsletter

## 33rd Annual Meeting Dinner/Dance

We always welcome our membership's opinions on everything we do, after all, YOU are the owners! Some members that have either attended our annual meeting or would like to, have asked if we were interested in changing the date, since February is usually frigid and snowy. In the interest of our membership, we have asked the Radisson to change our annual meeting date:

**Saturday, April 10, 2010**

**Radisson @ Lackawanna Station**

**\$35 Members \$40 Non-members**

**Rooms—\$82**

Please contact the credit union to reserve your room early!

Meeting reservations will be taken during March

## Annual Member's Christmas Gifts Enclosed

Our annual budget allows us to spend \$1.00 per member for a Christmas "thank-you" gift. Our members have commented that they enjoy receiving the instant lottery tickets every year. Hope your holidays were wonderful, and please let us know if you win!

## " Bill Consolidation Special"

The credit union is offering a "bill consolidation" loan which will begin on February 1st and will end March 31st, 2010.

The interest rate is 10%, which may reduce your monthly payment from your higher interest credit card balances.

You can borrow from over \$4000 up to \$10,000.

### 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.

### Share Certificates

Your credit union has always had the BEST rates possible.

Start the new year saving:

1 year CD @ 1.65%

6 mo. CD @ 1.45%

\$1000 minimum

Rates effective:

1/1/10-1/15/10

## People's Choice Federal Credit Union

Volume 11, Issue 4  
December 31, 2009



Your coin donations for 2009 totaled \$167.59

Children's Miracle Network and Make-A-Wish

Thank you!

We thank you!

### Closed Holidays:

Monday, Jan. 18th, Martin Luther King Birthday

Monday, Feb. 15th President's Day

Monday, May 31st Memorial Day

### Inside this issue:

Annual Meeting, Bill consolidation loan 1

Account verifications Invest In America 2

Privacy Notice 3

Current Rates, Golden Dollars 4

## TAKE THE TIME!!!!

Next time you visit the credit union, please take the time to review your current account card on file for accuracy.

Many times, we have members realize the information is incorrect. For example, a beneficiary or joint owner is

deceased, a member has divorced or remarried.

Don't wait until something happens that you may not have wanted to happen.

Just ask our staff to review your card with you and make any necessary changes.



[www.lovemycreditunion.org](http://www.lovemycreditunion.org) was created in 2005 as a call to action in support of the CU Difference campaign. The campaign and Web site are a statewide effort by Michigan credit unions and the Michigan Credit Union League to create public awareness of the credit union industry.

When you purchase a product or service from a U.S. -based company, that money is re-invested in America. From schools to roads, the money you spent on that purchase directly impacts the community services we all depend on. Visit this website today!!!



## Verification of Accounts

The Supervisory Committee is performing their annual "Verification of Accounts" with this quarter's statements.

One of the Committee's responsibilities is to verify that each and every statement processed in any quarter of the year, be mailed physically by a member of the Committee to insure that every member does receive their statement.

Another verification is to follow up on any discrepancies on the statement that a member has noticed, such as an incorrect address. The member should send their follow-up request to the below address:

**Supervisory Committee**  
**People's Choice FCU**  
**P.O. Box 879**  
**Pittston, PA 18640**



## **People's Choice Federal Credit Union Privacy Policy**

People's choice Federal Credit Union is committed to making available financial products and services that will enable you to meet your financial needs and reach your financial goals. Protecting personal information and using it in a manner consistent with your expectations is a high priority to everyone associated with People's Choice Federal Credit Union.

To ensure that you can rely on the quality of products and services we make available, our credit union stands behind the following privacy policy:

- PCFCU will collect only the personal information necessary to conduct our business. That means just what is necessary to provide competitive financial products and services, and no more.

### **Information we collect about you:**

We routinely collect and retain nonpublic persona information about you from the following sources:

- Information we receive from you on applications or other forms, such as: your name, address, social security number, assets and income.
- Information about transactions with us, our affiliates, or others, such as: your account balance, payment history, and credit card usage.
- Information we receive from a consumer-reporting agency, such as: your creditworthiness and credit history.
- Information obtained when verifying the information you provide on an application or other forms. This may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.

We may disclose all of the information we collect, as described above, only as permitted or required by law.

- PCFCU will protect your personal information. This credit union will maintain strong security controls to ensure that member information in our files and computers is protected. Where appropriate, we will use security coding techniques to protect against unauthorized access to personal records, to ensure accuracy and integrity of communications and transactions and to protect member confidentiality.
- You will always have access to your information. As a member of PCFCU, you will always have the opportunity to review your information and make changes to ensure that your records are complete and accurate.
- PCFCU will only share information when absolutely necessary. We will only share information to administer the products and services we provide, such as: the consumer-reporting agency, when required to do so by the government.

### **What You Can Do To Help Protect Your Privacy:**

PCFCU is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account number, card numbers, PINs (personal identification numbers) and passwords. Never keep your PIN with your debit or credit card which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you, explains the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity of use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.

If you have any questions concerning this policy, please do not hesitate to call us—we are here to serve you.

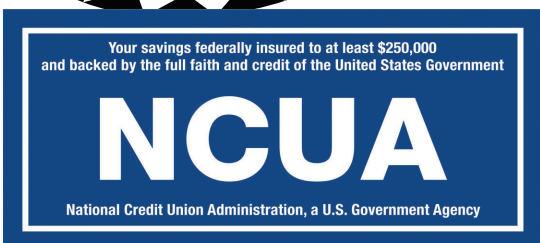
People's Choice FCU, 401 York Ave., P.O. Box 2096, Duryea, PA 18642 (570) 451-3318 Fax: (570) 451-3319

**People's Choice Federal  
Credit Union**

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

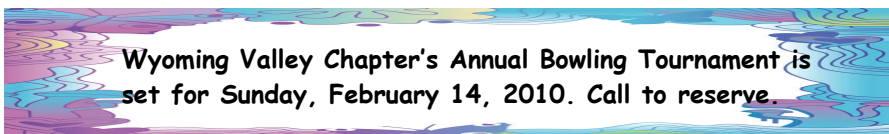
Phone: (570) 451-3318  
Fax: (570) 451-3319  
Email: pcfcu@verizon.net

"Where people are worth more  
than money"



## GET YOUR GOLDEN DOLLARS HERE!!!

The credit union offers: John Adams, Thomas Jefferson, James Madison, James Monroe, Andrew Jackson, Martin Van Buren, William Henry Harrison, James Taylor and James K. Polk golden dollars in uncirculated rolls or loose coins. 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!



## 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** (1/1-1/15/2010) **12 month** : 1.65% \$1000 min. 1.65% APY  
**6 month**: 1.45% \$1000 min. 1.45% APY

**4th Qtr. '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%

### Products:

Wire Transfers: \$12.00 Certified Checks: \$5.00 Sam's Club Membership \$40 (Now open to the general public- no need to show statement.)

Cinemark Platinum Tickets: \$7.25 Cinemark Regular Tickets: \$6.25

