

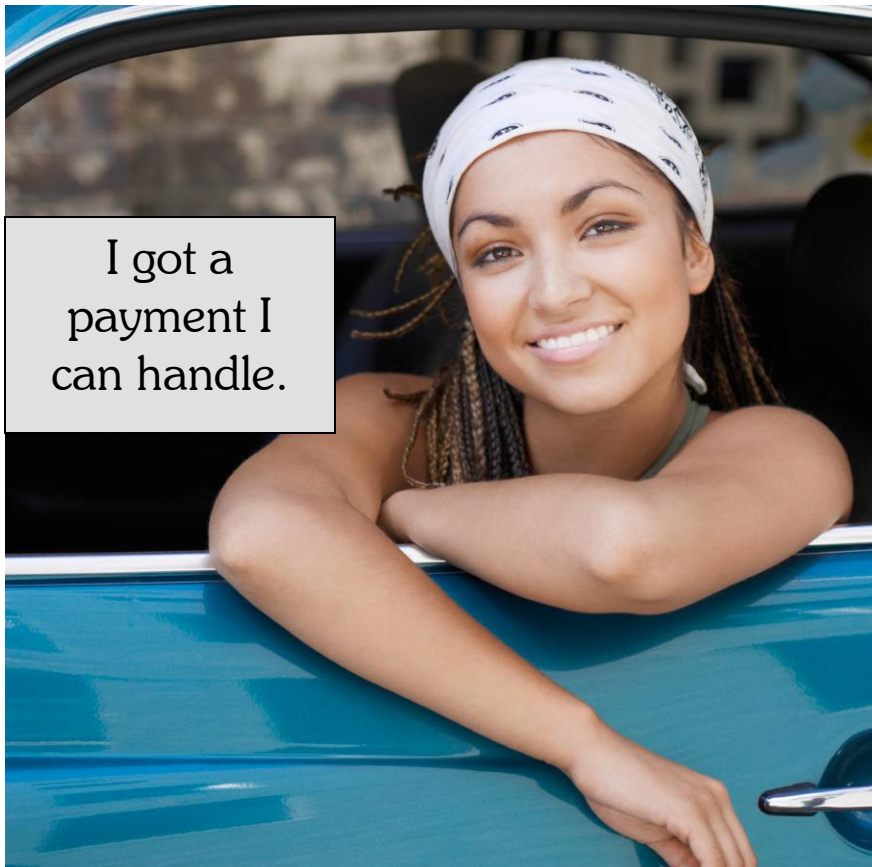
# PANHANDLE FEDERAL CREDIT UNION

## UPDATE

P.O. Box 26 • 403 N. Washington • Wellington, KS 67152 • (620) 326-2285

[www.panhandlefcu.com](http://www.panhandlefcu.com)

2nd Quarter 2013



I got a  
payment I  
can handle.

Auto Loan Rates  
as low as  
**1.75% apr\***

Whether you're looking for the latest model off the showroom floor, an economical hybrid or a low-cost pre-owned vehicle, we are here to help. We offer flexible rates and terms that can fit most budgets. Download an application from our website at [www.panhandlefcu.com](http://www.panhandlefcu.com) and fax to (620)326-3156.

\*Annual Percentage Rate (APR). The APR you receive is based on your credit score. Financing is available up to 100% of NADA book value or sticker price. This offer is valid thru **July 31<sup>st</sup>, 2013**.

Offer subject to credit approval. Other restrictions may apply. New loans only.

### Let PFCU help you prepare for College!

Whether buying books, gas, food, or just cool stuff for your dorm room, accessing your cash is a “no-brainer.” It’s time for your own brand of financial independence and responsibility, don’t you think? The best part about PFCU, is that we help students avoid costly fees while providing a high level of convenience through online and other technology-based services. Using our free online banking services, your parents will also like the ease with which they can instantly and securely transfer funds to you while you’re at school. Works for you, right? Here are just a few more perks:

**FREE** Checking ~ **FREE** Checks ~  
**FREE** Online Banking ~ **FREE**  
ATM/Debit Card ~ **FREE** E-Statements  
**FREE** Credit Card\*\* -- No annual fee,  
9.9% interest rate, no late fees, no  
balance transfer fees

\*\*Credit cards subject to credit approval. Depending on age and/or ability to make required payments, a qualified cosigner or joint owner may be required.

**Your Credit Union proudly  
sponsors \$10,000 per year in  
member/student scholarships !!**

*Congratulations to our 2013/2014  
Scholarship Recipients*

**Alexis Zavala  
Shanlyn Hefley  
Sydney Shields  
Lauren Moon  
Austin Lloyd**

## With so many scams out there -- *don't become a victim!*

At Panhandle Federal Credit Union, we take protecting your personal information very seriously. With so many scams out there, we believe that only through awareness can the risk of becoming a victim be minimized.

### E-Mail "PHISHING"

Phishing is a scam to steal valuable information such as credit card and Social Security numbers, user IDs, and passwords. In phishing, an official-looking e-mail is sent pretending to be from a bank, credit union or retail establishment.

### Telephone "VISHING"

Vishing (Voice phishing) is the voice counterpart to phishing. Instead of being directed by e-mail to a website, an e-mail message asks the user to make a telephone call. The call triggers a voice response system which asks for the user's personal or financial information.

### Text Message "SMISHING"

Smishing (SMS Phishing) is the mobile phone counterpart to phishing. A text message is sent to the user's cell phone with some ploy to click on a link and send personal information through text messages.

### *The newest scam...*

### Mail "LETTER PHISHING"

This new scam is where a letter is sent through the mail to individuals to respond by calling a phone number. The letter advises the individual that they must respond for their own protection.

### Don't Be A Victim -- Fight Back!

- **Never provide personal information** if you did not initiate the contact.
- **Never click on the link provided in an e-mail** you believe may be fraudulent. It may also contain a virus that can contaminate your computer. Go to the company's website directly, instead.
- **Review account statements regularly** to ensure all charges and transactions are correct.
- **If you never entered the lottery, you can't win.** You can't win a prize in a lottery if you didn't buy a lottery ticket.
- **Look at the sender's e-mail address.** Most scammers use free e-mail accounts such as Yahoo, Hotmail, MSN, etc.

### Spread the Word!

Unfortunately, people fall victim to these types of scams primarily because they are unaware or the offer seems so real. That is why it is so important to spread the word and tell everyone you know -- your family, friends and co-workers -- about these clever scams and how not to fall victim to them.

If you have any questions about phishing, please call Panhandle Federal Credit Union at **(620) 326-2285**. Visit our website at [www.panhandlefcu.com](http://www.panhandlefcu.com) and go to the Products and Services tab, scroll to the bottom of the page and click on the Identity Theft tab for more information.

### IMPORTANT NUMBERS and DATES

**To Report a lost or stolen ATM/Debit Card during business hours call (620) 326-2285 – after hours (800) 472-3272**

**To Report a lost or stolen VISA card during business hours call (620) 326-2285 – after hours (800) 449-7728**

**Fax: (620) 326-3156**

**Audio Response: (620) 326-7060**

**Toll Free: (888) 313-3494**



July 4<sup>th</sup>  
September 2<sup>nd</sup>  
October 14<sup>th</sup>

Independence Day  
Labor Day  
Columbus Day

