

PANHANDLE FEDERAL CREDIT UNION

UPDATE

P.O. Box 26 ~ 403 N Washington ~ Wellington, KS 67152
(620) 326-2285 or toll free (888) 313-3494

4th Quarter 2013

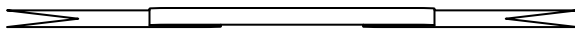
www.panhandlefcu.com

57th Annual Meeting

SAVE THE DATE! Saturday, March 22nd, 2014

The 57th Annual Meeting will be held at the Credit Union Office on March 22nd, 2014. Members may come and go between 9:30 am and Noon. We will be giving away goodies, have refreshments and, as always, members attending will have a chance to win cash and prizes!!

As a member-owner of Panhandle Federal Credit Union, you have the opportunity to affect Credit Union policy through the election of PFCU's Board of Directors and Credit Committee. If you are interested in volunteering and want to be considered as a nominee, contact us no later than February 28th, 2014.



Holiday Closing

- **Tuesday, December 24, 2013 at 1 p.m.**
- **Wednesday, December 25, 2013**
- **Tuesday, December 31, 2013 at 1 p.m.**
- **Wednesday, January 1, 2014**
- **Monday, January 20, 2014**

Direct Deposit Your Tax Refund

If you expect a refund when you file your federal and state income taxes, it's easy for you to directly deposit these funds into your credit union checking or savings account.

Direct deposit is safer, easier and, you get the money faster than having a check sent by postal mail.

When you give the IRS your account number, make sure it is 13 digits long. You can also copy your account number from a printed check.

Our routing number is 301179960.

You are liable for the account information you supply to the IRS. Please double check your information.

Be Prepared When Filing Your 2014 Income Tax Return

You will only receive a 1099-INT if interest earned in 2013 is greater than \$10.00.

You will only receive a 1098 if interest paid on your mortgage loan in 2013 is greater than \$600.00.

Tackle your debt before rates go up!



Set the Goal for Financial Freedom

Now is the time to tackle your debt by taking advantage of your Credit Union and making smart borrowing choices. Whether it's a low rate personal, consolidation or vehicle loan, or setting up an automatic deposit, we're here to help. Get going now; these rates won't last forever.

Trade Your Loan, Keep Your Car

Are you paying high interest rates to another lender, especially on a used car? Would you like a lower payment? Let us see if we can make payments more manageable by refinancing your loan.

Score a Fixed Rate VISA and Pay NO Balance Transfer Fee

Save big by transferring high rate credit card balances to our 9.9% APR VISA. There's no fee to transfer balances from other cards or for a cash advance. Apply for any product or service we offer by visiting the office or calling one of our friendly loan officers at (620) 326-2285.

Who Needs a Checking Account with Us?

Anyone who would like truly free checking that **earns a dividend** should have a checking account with us. **No minimum balance** is required, and there are **no service or per check charges**.

If you want to use our **PFCU debit card**, **you must have a checking account**, as funds are taken directly from that account. It's easy to open a checking account and you'll also get **free checks!** We sometimes refer to our checking accounts as share draft accounts-that's a credit union term. But whatever you call it, it's a good deal.

Fraud & the New Technology

- ✓ Think twice before responding to "urgent" text messages.
- ✓ Be on guard against unexpected pop-up windows on web sites.
- ✓ Be suspicious of unsolicited offers to download games, programs and other "apps."

