

PANHANDLE FEDERAL CREDIT UNION UPDATE

P.O. Box 26 ~ 403 N Washington ~ Wellington, KS 67152

(620) 326-2285 or toll free (888) 313-3494

www.panhandlefcu.com

4th Quarter 2014

58th Annual Meeting Saturday, March 7th, 2015

The 58th Annual Meeting will be held at the Credit Union Office on March 7th, 2015. Members may come and go between 9:30 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 16th, 2015.



“Thumbs Up” On Refinancing!

Refinance your car loan and save money! From January 1 through March 31, 2015, PFCU will take up to 1% off your current loan rate when you refinance your auto loan from another financial institution with us. Contact a loan officer for details!

As we enter the 1st quarter of 2015, life for most people can become hectic as well as financially challenging. With the holidays over and getting the kids back to school or off to college, some people may be thinking about how to recover from tuition or back-to-school expenses. For others, expenses associated with holidays may present a challenge. As *your* credit union, Panhandle Federal is here to help you navigate through this financially-challenging time of year. Our knowledgeable staff is ready to suggest solutions that are in your best interest.



Do you have a family member who would benefit from membership at PFCU?

Kids, Grandkids, new families, and young people alike are seeing the benefits of a Panhandle Federal Credit Union membership over a traditional Bank. So don't keep your credit union a secret. Tell family, friends, co-workers about the advantages of belonging to the credit union. The low loan rates and fees, and higher savings rates - coupled with outstanding service and ownership - make your credit union the best kept secret around. So share the good news and have your friends and co-workers stop in and see us.

Get Your VISA Credit Card today !

9.9% apr ~ With qualifying credit

- No balance transfer fees
- No annual fee
- No late fees



Your PFCU credit and debit cards will soon be protected with an embedded microchip (also called an EMV chip). In 2015, every PFCU Credit and Debit Card will include the enhanced security of an EMV chip. EMV technology features an embedded microchip that makes it extremely difficult to copy a card, should it be lost or stolen, better protecting cardholders from many types of fraud.



How Does It Work?

EMV chips are enhanced by providing dynamic data that cannot be known to someone who steals your card or your card number. It's the most fraud-resistant payment method you can use.

Where Are EMV Cards Accepted?

The new EMV cards can be used anywhere MasterCard is accepted. If a merchant is not yet utilizing EMV chip technology, the transaction will be processed using the magnetic strip on the back. **Watch for more communications from us regarding the reissue of your cards in 2015.**

