

PANHANDLE FEDERAL CREDIT UNION

UPDATE

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

www.panhandlefcu.com

4th Quarter 2011



If your mailbox is filling up with mail from a guy named "Bill," it's time to visit the credit union to talk about a consolidation loan. We'll work with you to pay off those high-interest credit cards or other high-rate debt that has accumulated. With a consolidation loan, you will have one payment to make at an interest rate that's fair. Almost always, that means you'll pay less total interest as well as have a lower monthly payment.

We'll also give you tips on how to control your spending so that you don't find yourself back in the same situation in the future. For example, we may suggest you put your credit cards on ice - literally - by immersing your plastic in a container of water, then, by placing the container in the bottom of your freezer. If you really need to use your card, you can dig through the leftovers and thaw it out. But most likely, you'll be better able to resist impulse shopping. With a consolidation loan from the credit union, you can get your life back on the track to financial freedom.

2012 ANNUAL MEETING

Save the date! Saturday, March 10th, 2012

The Annual Meeting for 2012 will be held at the Credit Union Office. Members may come and go between 9:30 am and Noon. We will be giving away goodies, have refreshments and, as always, those members attending will have a chance to win cash or prizes.

Panhandle Federal Credit Union is member owned and those who serve on the Board of Directors and Committees are unpaid volunteers elected by you. If you are interested in volunteering and want to be considered as a nominee for the Board of Directors or a Committee, contact us no later than February 20th, 2012.

IMPORTANT NEWS REGARDING YOUR SHAZAM DEBIT CARD!

As valued members, you deserve the very best in financial convenience. So we are currently upgrading our debit card program and switching to a new vendor for services. The Shazam card you currently use will be replaced soon. Look for a letter from us soon detailing the new features and benefits from our upgrade.

Panhandle Federal Credit Union

Website:

www.panhandlefcu.com

Main Office:

403 North Washington
Wellington, KS 67152
Phone: (620) 326-2285
Fax: (620) 326-3156
ATM available

Lobby Office Hours:

Monday - Friday 9:30am - 5:00pm
Closed Saturday & Sunday

Drive-thru Hours:

Monday - Friday 8:00am - 6:00pm
Saturday 8:00am - Noon
Closed Sunday

Toll Free Phone:

(888) 333-3494

Audio Response Phone:

(620) 326-7060

ABA Routing #:

301179960

Lost or Stolen VISA

1-800-449-7728

Lost or Stolen MC/Debit

(after hours)
1-800-383-8000

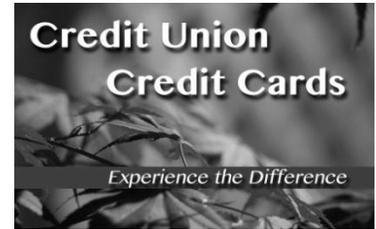


As we begin 2012, your credit union wants to "Thank You" for your membership and for using your credit union to meet your financial needs! We hope you consider taking even greater advantage of all your credit union has to offer in 2012, and we hope that we will remain your financial institution of choice for a long time to come. So again, **Thank You** for choosing your credit union. We look forward to continuing to serve you in the months and years ahead.



Transfer It! Switch Your Credit Cards!

Do you want to build your credit score, or just ditch those high interest rates? Apply for a PFCU Visa Card today! Our Visa Card has no annual fee, no cash advance fees, a 25-day grace period on new purchases, and a low interest rate of 9.9% APR! Ditch your "big brand" credit card and get one that helps you save.



Get In The Fast Lane With Your Credit Union Debit Card

Still fumbling with your checkbook and fishing for a pen in the checkout lane? Why not switch to a debit card from the credit union? It's far more convenient and will save you - and the people behind you in line - valuable time. Just swipe the card and either enter your Personal Identification Number (PIN) or sign for the purchase, and a few moments later, you will be on your way. When the transaction posts to your account, there is a description of where you made your purchase, just as if you were writing it in your check register.

Your debit card also can save you money when you travel. If you need cash, you can avoid costly out-of-network ATM fees by using your debit card to get cash back at a grocery store, drug store, or other merchant. Outside the U.S., currency exchange fees are typically less than when you use a credit card. Just be sure to contact the credit union to let us know your travel plans so that we can alert our risk managers that you will be using the card, not a thief. Also be aware that hotels and gas stations may place a hold on your funds when you use your debit card, but restaurants and other merchants usually don't. Apply for your credit union debit card today.