

# 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)

4th Quarter 2012

### SHOPPING FOR A HOME – 5 REASONS TO START NOW

Have you been unsure whether it's time to take the plunge into homeownership? Here are the top 5 reasons that it may be time to stop debating and make the leap.

1. **It's a buyer's market.** While there has been some recovery in the housing market, there are still great deals available for those looking to buy.
2. **You may be able to save on taxes.** Owning a home comes with many potential tax advantages such as the ability to deduct mortgage interest payments on your income tax return.\*
3. **It's all yours.** No more asking your landlord for permission, you can make your own decorating decisions.
4. **It may be easier to qualify than you think.** Simply looking at your credit score and debt ratio is almost all that's necessary to let you know if you qualify.
5. **Rental costs are rising.** The average asking price for a one-bedroom apartment has risen more than 10% in the past year.

If you want to take advantage of these perks, then it's time to buy a home. Call a PFCU Loan Officer to find out how you can become a home owner soon!

\*This Credit Union does not give tax advice. Consult your tax advisor for information specific to your situation.

## 56th Annual Meeting

**SAVE THE DATE! Saturday, March 9th, 2013**

The Annual Meeting 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!

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 19<sup>th</sup>, 2013.

### Communication with Members

We will never contact you by email, cell phone, text message, or telephone asking for your personal information. In addition, we will never ask you to provide, update or verify personal or account information (social security number, member number, PIN, credit or debit card numbers, etc.) through unsolicited email. Beware of any email that does ask you to provide personal or account information, a technique known as "**phishing**". If you have been a victim of a scam and think your account information may have been compromised, contact us immediately at (620) 326-2285 or toll-free, 1-888-313-3494.

## HOLIDAY CLOSINGS

Jan. 21<sup>st</sup> Martin Luther King, Jr.'s Birthday  
Feb. 18<sup>th</sup> President's Day  
May 27<sup>th</sup> Memorial Day  
July 4<sup>th</sup> Independence Day

### IMPORTANT NUMBERS:

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



## FRESH NEW AUTO LOANS

***Make a Fresh Start with an auto loan from PFCU!***

***Finance today and get:***

NO PAYMENT for 90 days  
.50% off interest qualifying rate

Finance a new/used auto loan or refinance your auto loan from another financial institution at rates as low as **1.99% APR**

Offer does not apply to existing PFCU loans.  
Terms and Conditions apply.

## Important Reminder!

Americans that currently receive a paper check for federal government benefit payments including Social Security, Supplemental Security Income, Veteran's Affairs, Office of Personnel Management and Railroad Retirement, will be switched to a government debit card or direct deposit by March 1, 2013. If you receive these benefits and you do not specify direct deposit, you will automatically be enrolled in the government debit card program. Act now!



The Board of Directors, Supervisory Committee, Credit Committee and Staff of your Credit Union would like to wish all of our members a safe and happy 2013! We are here to assist you with all your financial needs and look forward to working with you in the New Year!