

# 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)

3rd Quarter 2012

### HOLIDAY SKIP-A-PAYMENT SPECIAL

Enjoy some extra cash this holiday season by deferring one or two month's payments on any qualified loan that has been opened for at least 12 months.

To request a Holiday Skip-A-Payment, simply complete a request form and return to PFCU by November 30<sup>th</sup> to skip your December or January payment. You can get a request form at the CU office or on our website at [www.panhandlefcu.com](http://www.panhandlefcu.com).

A \$25.00 non-refundable processing fee will apply for each Skip-A-Payment request.

This offer does not apply if you have received a payment extension within the past 12 months or are currently delinquent. This offer also does not apply to Visa credit cards. Other conditions may apply depending on the individual loan situation.



### College Students Easy Targets for ID Thieves

Young adults between the ages of 18 and 24 are at the greatest risk of becoming victims, because they are less likely to take precautionary measures, such as shredding sensitive documents and installing antivirus software and firewalls. Here are a few examples of how college students are at risk for identity theft:

- You may know your identity thief. College students often live in close quarters – roommates can have access to all your personal data.
- Public computers are convenient and located all over campus – coffee shops, libraries and other university buildings. Students entering personal information in these computers however are vulnerable to identity theft.

Keep your credit card, SSN and other personal data in a secure place.

Shred sensitive documents

Don't let your mail pile up if you are out of town.

Review credit card and statements immediately.

Protect your computer with firewalls and avoid unfamiliar links or files.

Visit [www.idtheft.gov](http://www.idtheft.gov) for more information

# HOLIDAY CLOSINGS

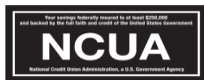
|                             |                            |               |
|-----------------------------|----------------------------|---------------|
| Oct. 8 <sup>th</sup>        | Office closed              | Columbus Day  |
| Nov. 12 <sup>th</sup>       | Office closed              | Veteran's Day |
| Nov. 21 <sup>st</sup>       | Lobby closes @ 1:00 pm     |               |
|                             | - Drive thru open til 6:00 |               |
| Nov. 22 <sup>nd</sup>       | Office closed              | Thanksgiving  |
| Nov. 23 <sup>rd</sup>       | Drive thru only Open       |               |
| Dec. 24 <sup>th</sup>       | Office closes @ 1:00 pm    |               |
| Dec. 25 <sup>th</sup>       | Office closed              | Christmas     |
| Dec. 31 <sup>st</sup>       | Office closes @ 1:00 pm    |               |
| Jan. 1 <sup>st</sup> , 2013 | Office closed              | New Years     |

## 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



# Members Matter Most

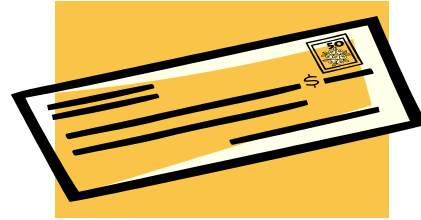
Your Credit Union opened its doors in 1957 with the vision to serve you – our members. In honor of *International Credit Union Day*, we invite you to stop by the Credit Union anytime between 9:30 am and 5:00 pm on Thursday, October 18<sup>th</sup> to enjoy some refreshments and enter a drawing for a chance to win \$100 !!

One member at a time, we are working to make a difference ~ and we look forward to serving you and your family for years to come!

If you live, work or worship in Sumner County, Kansas, you can join our Credit Union Family.

## 55 Years Strong

## Return to Sender, Address Unknown!



Have you moved, changed your phone number or email address and not updated your contact information with the credit union? If so, then your mail has been returned to the credit union, your phone number on file is no longer in service, and emails are bouncing back. Sometimes we may need to reach you either by mail, phone or email. Keeping your contact information current will also save you from being charged a bad address fee. Rest assured, if mail is returned, we will make every attempt to contact you to make the necessary changes and to avoid charging you a bad address fee. This fee helps your credit union to defray the costs associated with handling returned mail. If we are unable to reach you, we will stop the mailing and/or emailing of your statement.

Remember, if we do need to contact you, we will never ask for any of your account information; as we already have it. No one from the credit union will ever ask you to update your address over the telephone. For your protection, this change must be made in writing or in person at our office.

If you ever feel uncomfortable receiving a call from someone saying they are calling from PFCU, you can ask the caller for their name, hang up and call us directly at (888) 313-3494 or (620) 326-2285. Just tell our Member Service Representative that you are returning a phone call you received from the Credit Union and giving them the caller's name.

We take our privacy commitment to you very seriously, and as a valued member, we will always safeguard your account and personal information.