

PANHANDLE FEDERAL CREDIT UNION

UPDATE

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

www.panhandlefcu.com

2nd Quarter 2011

Got Any A's ??

Good grades are important to parents, grandparents, teachers and your Credit Union!

PFCU member students can bring their report card to trade in their A's for cash!! **We will deposit \$2.00 into your Credit Union account for each A** you earn each semester. That could really add up! Be sure to turn in your Spring semester grades by July 31st and your Fall semester grades by January 31st for each year.

PFCU membership is open to anyone who lives, works or worships in Sumner County Kansas, so pass the word! At PFCU, it pays to be a good student!

*Maximum credit per grade card is \$10.00.
Must be a member to qualify for rewards.

Senior Club 65 years +

If you are 65 years of age or older, you have earned a special place at Panhandle Federal Credit Union as a senior. We want to reward you with a few extra benefits.

Come and see us for these benefits:

- Free checks – a great savings!
- Free credit union checks and money orders (max. 5 per day)
- Free fax and copies(max. 5 pages per day)
- Free instant statements

2011 Scholarship Recipients!!

PFCU is proud to announce that these young members will each receive \$500 toward their college expenses for the 2011-2012 school term. In addition, these scholarships are renewable for a maximum term of 4 years!

*Allyson Moon
Colton Day
Dylan Heath
Jordan Dwyer
Lexis Hibbs*

We are especially pleased to announce that 2 of our applicants will receive \$1,000 toward their college expenses.

*Candace Hays
Tiffany Redford*

CONGRATULATIONS Graduates! on behalf of the Board of Directors, Committees and Staff of **YOUR Credit Union!** We look forward to being your financial partner for years to come!

Go Green with E-Statements

Everyone who logs into Virtual Branch Internet Banking should get their statements online. It's more secure, quicker, and convenient. Plus, it's the "Go Green" thing to do. Switching to online statements versus paper will help the environment and your credit union by reducing paper and fuel consumption, costly production and postage expense each month.

With e-Statements in Virtual Branch:

- You will improve security and the handling of your personal information – stop collecting stacks of paper and worrying your information will be lost or stolen.
 - Your statements will be ready to view earlier than the paper version.
 - You have nothing new to learn - it looks just like the paper statement you've been getting and can be printed.
 - You'll have up to 12-months' statement history to view from anywhere there's an Internet connection.
 - You'll enjoy the convenience of another popular service to manage your money online.
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We work hard to protect your debit card from fraud.

For some time now, PFCU and Shazam have been working together to protect your debit card from fraud. In the past, you may have received a phone call from a Shazam Fraud Specialist to verify one of your transactions. Currently, those phone calls are made after the transaction has already occurred, in hopes of halting further fraudulent transactions.

In the near future, we will enhance this service to begin monitoring debit card transactions as they occur and declining those with the greatest likelihood of fraud. We believe that this will provide a new and valuable layer of protection to your account.

In the future, if your debit card is declined at a merchant location, one of the reasons may be that it was flagged as highly likely to be fraud, based on the way you typically use your card. If your transaction is declined for that reason, you will receive a phone call from a Shazam Fraud Specialist to verify the transaction. If it was a legitimate transaction, the details will be made part of your card profile so that these types of transactions have a greater chance of being approved in the future.

PFCU values the trust you have placed with us, and we will continue to look for new ways to protect your debit card. If you have any questions or concerns, please call us anytime at (620) 326-2285 or (888) 313-3494.

