

PANHANDLE FEDERAL CREDIT UNION

UPDATE

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www.panhandlefcu.com

3rd Quarter 2009

Free Checks !

Senior Savings.....

If you are 65 or older and have a checking account at PFCU, you can receive the basic duplicate checks for FREE !



COLORING CONTEST

Categories: Ages 2-4, 5-7, 8-10 and 11-12

Stop by the credit union and pick up a coloring sheet for a chance to win. Bring your colored masterpiece back to the Credit Union office by October 23rd. Don't forget to write your full name, address, age and phone # on your sheet. Winners will be announced on Monday, October 26th.

Two winners per category will be chosen:

- 1st place ~ \$50 deposit to their savings account and
- 2nd place ~ \$25 deposit

All entries must have their own savings account established prior to submitting their coloring sheet.

INTERNATIONAL CREDIT UNION DAY – OCTOBER 16, 2009

Join us for refreshments and a chance to win a cash prize on October 16th from 9:30 am to 5:00 pm as we celebrate International Credit Union Day.



The theme for International Credit Union Day 2009 is, "Your Money, Your Choice, Your Credit Union". This theme reminds people everywhere of the advantages that credit unions provide to their members. Value, trust and service to members – these are just a few of the many reasons credit unions are chosen by people seeking access to fair and affordable financial services. Thanks for allowing us to serve you as a member-owner of PFCU.

Do you know what makes credit unions unique?

Ownership - Credit unions are democratically controlled and member-owned and operated. Each member has equal ownership and one vote - regardless of how much money he or she has in savings.

Not-For-Profit - Credit unions are not-for-profit financial cooperatives that provide a safe, convenient place for members to save money and access loans and other financial services at reasonable rates.

Social Purpose: "People Helping People" - Credit unions exist to serve their members, not to make a profit. Every member counts, including those of modest means.

HOLIDAY SCHEDULE

Mon., Oct. 12 th	COLUMBUS DAY
Wed., Nov. 11 th	VETERAN'S DAY
Thurs., Nov. 26 th	THANKSGIVING DAY
Fri., Nov. 27 th	Day after Thanksgiving <i>drive thru only</i>
Thurs., Dec. 24 th	Christmas Eve – Close at 1:00 p.m.
Fri., Dec. 25 th	CHRISTMAS DAY
Thurs., Dec. 31 st	New Years Eve – Close at 1:00 p.m.
Fri., Jan. 1 st , 2010	NEW YEARS DAY

Protect Yourself with a PFCU Visa Credit Card

Get soothing relief from outrageous fees and rate hikes ~ locally, nationally and around the world!

Bank Cards Can Burn You

With abuses so widespread that Congress stepped in with legislation to partially protect consumers from:

- Sudden and outrageous rate and fee increases
- Rate increases during the first year
- Changes in terms if the bank is taken over or merged
- Less than 25-day notices before payments are due

These protections won't take effect until next year, but even then banks can still charge rates as high as 36%!

Why Wait?

A PFCU Visa Card gives you a fair deal right now ~ without being forced to do so by the government.

No Limits

The new regulations don't limit how high credit card issuers can raise your rate ~ just how much notice they have to give you. At PFCU, your rate will never be higher than 9.9% APR.

Buying a Vehicle is a Big Purchase

Is your Vehicle Adequately Protected?

Insurance settlements don't always cover your loss

How do you know if your vehicle is adequately protected by your primary insurance carrier? Ask yourself the following questions:

- After I drive off the auto dealer's lot, will I owe more on my vehicle than it's worth? (Vehicles depreciate by thousands of dollars after purchasing.)
- Will I put less than 20% down on the purchase of my vehicle?

Answering "yes" to either question means your vehicle may not be completely protected. You could be responsible for paying the difference between your primary insurance settlement (vehicle's actual cash value) and your loan balance in the event your vehicle is stolen, accidentally damaged beyond repair, or declared a total loss. This could add up to thousands of dollars out of your pocket. You'll pay on a vehicle you no longer drive, plus you still have to purchase a new vehicle.

Protection that Pays the Difference

MEMBER'S CHOICE ® Guaranteed Asset Protection Plus (GAP Plus) helps ease your financial burden by paying the potentially high-cost difference between your insurance settlement and your loan balance on items directly related to the purchase of your vehicle plus it includes \$1,000 toward your down payment on a replacement vehicle when financed by your credit union within 60 days after your primary insurance company issues a settlement check.

See your loan officer today to discuss Guaranteed Asset Protection Plus benefits. You can cancel your protection within 90 days of your enrollment date and receive a full refund with no cancellation fee.

