

# PANHANDLE FEDERAL CREDIT UNION

# UPDATE

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www.panhandlefcu.com

4th Quarter 2009

## 53<sup>rd</sup> ANNUAL MEETING

Save the date! *Saturday, March 6<sup>th</sup>, 2010*

The Annual Meeting for 2010 will be held at the Credit Union Office. Members may come and go between 10:00 am and 12:30 pm.

We will be giving away goodies, refreshments and, as always, those members attending, will get a chance to win cash or prizes.

Unlike other kinds of financial institutions, Panhandle Federal Credit Union is member owned. Those who serve on the Board of Directors and Committees are unpaid volunteers elected by you, the members at the Annual Meeting. The quality and success of your Credit Union is a direct measure of those YOU choose to serve. 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 January 18<sup>th</sup>, 2010.

## 2009 ANNIVERSARIES

Karen Horinek	22 Years
Tina Walton	18 Years
MaryAnn McEachern	15 Years
Kim Hearlson	12 Years
Danny Crittenden	10 Years

**CONGRATULATIONS!**

## PRIVACY POLICY

Each year we send out a notice regarding our privacy policy. Our basic policy is, we do not share nonpublic personal information except as required by law. This is and has always been our policy.

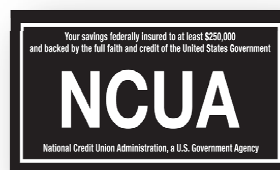
We do collect nonpublic personal information from the following sources:

- Information we receive from you on application or other forms;
- Information about your transactions with us, or others; and
- Information we receive from third parties such as a consumer reporting agency.

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical electronic and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

If you decide to close your account(s), we will continue to adhere to the privacy policies and practices described in this notice.

If you ever have questions or concerns about the integrity of your account information, please contact us.



## SCHOLARSHIP AWARDS

Panhandle Federal Credit Union began its scholarship program to applaud the accomplishments of our student members and to support their continued education and training beyond high school.

We are proud to recognize the motivation to learn and achievements of deserving students in our community.

Scholarship application packets will be available at the Credit Union office beginning **February 1, 2010.**

## Your Computer Can Help You AVOID NSF FEES

All it takes is one little mistake to bounce a check. And once a check or debit transaction triggers an overdraft, you can find yourself facing extra fees. Fortunately, HFS – Home Financial Banking, our free, convenient online banking service can help you avoid this situation.

With HFS you can monitor your accounts any time. You can see your balance at a glance, and it's easy to transfer money from savings if your checking account is running low.

Why not enroll today! Just visit [www.panhandlefcu.com](http://www.panhandlefcu.com) and follow the simple instructions. You may never bounce a check again.

## I'm paying off my debt – so why did my credit score go down?

Many people are working hard at paying off debt and building up their savings, and that's a good thing! However, people are surprised to find that their credit scores have actually decreased in spite of their efforts.

Why? Because some credit card companies are tightening their credit limits. If your credit limit is lowered, you could end up using a higher percentage of your total available credit. This can bring your score down.

This doesn't mean you should give up on getting that debt paid off. A better strategy would be to transfer your balances to a low-rate credit card. Panhandle Federal Credit Union offers a low fixed rate of 9.9%, no annual fee, and no over-limit fee ~ so you can start saving right away!

For more information just call MaryAnn at (620) 326-2285 or stop by the office. We can handle all the details for you.

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## When to Give Out Your Social Security Number, and When to Say NO!

You need to safeguard your personal information ~ and yet, there are times when it is necessary to provide your Social Security Number (SSN). Generally, you want to be sure you are dealing with a person you can trust, and an institution that has a legitimate need for the information.

It is standard procedure for employers, colleges and financial institutions to ask for a Social Security Number. In fact, we have to have this information to open a new account or to process a loan application. You also need to include your SSN on your tax returns.

However, you should NOT provide your SSN over the phone or the internet unless you are absolutely sure who you're dealing with. You do NOT want to include it on a resume, have it printed on your checks, or use it as ID for store purchases.

For more information, visit [www.ssa.gov](http://www.ssa.gov) and enter "Publication 10064" in the search box.