

# Panhandle Federal Credit Union UPDATE

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

**1<sup>st</sup> QUARTER 2008**

## ANNUAL MEETING

The 51<sup>st</sup> Annual Meeting of the Panhandle Federal Credit Union was held on Saturday, March 8th, 2008 at the credit union office from 10:00 to 1:00. Approximately 450 members attended and a total of \$5,386 dollars was given away on the "MONEY WHEEL". Members enjoyed refreshments and voted for their Board of Directors and Credit Committee.

### **Elected to the Board of Directors**

Leonard Scheufler	Lonnie Hays
Richard Lawrence	Sherry Doctor
Babe McGillicuddy	

### **Elected to the Credit Committee**

C.J. Roths	Robert Keith
Wanda Herrin	Frank Blodgett

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**IMPORTANT: Help Us Update Our Files: Do you have a beneficiary or P.O.D. on your account?**

This will make your loved ones be relieved of the hassle of access to your account. You do not need to make this person a joint owner on the account, just the beneficiary.

## *Get a Loan, Little Doggie !!*

See Kim, Olene or Danny today and you'll save money with our competitive low vehicle rates!

### **New and Used Vehicles**



**Rates as low as 4.99% APR**

If you have your auto loan financed elsewhere, check your loan rate. Chances are, the rate that seemed so good at the time is higher than today's low rates. If you have a car loan financed through a bank or car dealership, refinance your loan at PFCU. We'll refinance your loan for ½% less than what you're currently paying to as low as 4.99% APR

\*Some restrictions apply.

## **Get Paid BEFORE Payday!**

Why wait any longer than necessary to receive your paycheck? With Direct Deposit, your paycheck may be available a day early. Direct Deposit is a free service that safely deposits your paycheck or other recurring payments into your designated checking or savings account. Whether you're at work, at home or at play, your paycheck will be automatically deposited.

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No waiting for the check to clear, no trips to the branch on payday, and no waiting in lines.

To take advantage of Direct Deposit, contact your employer's payroll or personnel office and provide them with the PFCU routing number: 301179960. For more information, please contact a Member Service Representative.

## **FUNDS AVAILABILITY ON DEPOSITED CHECKS**

Due to the unfortunate frequency of returned deposited checks, we feel it is necessary to remind our members of the policy on funds availability. If you cash a check from another financial institution and you have the matching funds available in your account, you can cash that check. However, those funds in your account will be held until the check clears.

If you do not have matching funds, the check will be deposited into your account and up to \$100 will be available for immediate withdrawal. The balance of the deposit will be made available 5 to 10 business days after deposit. This usually depends on where the check is drawn from.

Foreign checks will be held until we collect the funds from the financial institution upon which it is drawn.

We may delay your ability to withdraw funds deposited by check into your account an additional number of days for any of the following reasons:

- We believe a check you deposited will not be paid.
- You deposit checks totaling more than \$5,000 on any one day.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of communications or computer equipment.

Please make sure that checks you are depositing have sufficient funds as best you can.

Repeat returned checks will be cause for us to refuse checks for deposit.

## **IS THERE A MOUSE IN YOUR**



We're not talking about the four-legged kind. We're talking about your computer mouse. With that mouse, you have the power to access your Credit Union account and pay bills, day or night, at home, at work or on vacation.

To start your account today, visit us at [www.panhandlefcu.com](http://www.panhandlefcu.com) today. It's easy to start. Or, contact Nedra at (620) 326-2285 or (888) 313-3494.