

PANHANDLE FEDERAL CREDIT UNION

UPDATE

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www.panhandlefcu.com

3rd Quarter 2010

International Credit Union Day

October 21st, 2010

On October 21, credit union members around the world will celebrate International Credit Union Day, an event to commemorate the credit union movement's history and achievements.

In honor of this special day, we invite you to stop by the Credit Union anytime between 9:30 am - 5:00 p.m. on Thursday, October 21st to enjoy some refreshments and enter a chance to win \$100 !!

Credit Unions are not-for-profit financial cooperatives that have provided an effective and viable alternative to for-profit financial institutions for more than 186 million members in 97 countries worldwide. They exist to serve their members, providing a safe place to save money and access affordable loans.

If you live, work or worship in Sumner County, you can join our credit union family.

Holiday Closings

- ❖ Monday, October 11 Columbus Day
- ❖ Thursday, November 11 Veteran's Day
- ❖ Wednesday, November 24th at 1:00 p.m.
thru Thursday, November 25th Thanksgiving
- ❖ Friday, December 24th at 1:00 p.m.
and Saturday, December 25th Christmas
- ❖ Friday, December 31st at 1:00 p.m.
and Saturday, January 1st New Years

USING YOUR CREDIT OR DEBIT CARD OUTSIDE OF THE UNITED STATES

Before you depart on your next vacation or business trip outside the United States, we would like to share some important information about your credit and debit cards.

When using your Credit Union VISA card and/or debit card outside the United States., the fraud monitoring system, in place for your protection, may be activated. This means that your cards could be blocked while trying to make purchases or withdrawal money.

To avoid this situation, you need to call our office at least one week before departure and provide us with the dates and destinations for your travels.

CHRISTMAS LOAN SPECIAL

Borrow as much as \$3,000 for
up to 12 months
as low as 3.50% APR*



*APR-Annual Percentage Rate. Qualified borrowers only. Amount financed and rate may differ depending on credit score. No refinancing of current PFCU loan. Special is available thru December 31, 2010.

GOT ANY A's?

Panhandle Federal Credit Union member students (grades K-12) can bring their report card in to trade in their 'A's for cash! PFCU will deposit \$2.00 into your Credit Union account for each A you earn per nine weeks or semester for the entire school year. That could really add up! Don't forget that 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 is \$10.00 per individual member per grade card.

Same Car, **NEW PAYMENT:** *Refinance Your Auto Loan*

What if you could downsize your car payments without downsizing your car? Well maybe you can. Bring your auto loan to PFCU to see how much money you could be saving.

At PFCU you may be able to:

- ❖ Lower your interest rate
- ❖ Extend your loan terms
- ❖ Lower your monthly car payment

It's quick, easy, and free.

So why not bring your auto loan to us and see how much you could be saving every month by refinancing with us. Give us a call, stop by or visit us online at www.panhandlefcu.com.

