

Panhandle Federal Credit Union

4TH Quarter 2008 UPDATE

403 N. Washington ~ PO Box 26 ~ Wellington, KS 67152

www.panhandlefcu.com

ANNUAL MEETING

The Annual Meeting for 2009 will be held on Saturday, March 7th, 2009 at the Credit Union office from 10:00 am to 1:00 p.m.



We will be serving refreshments to those in attendance and as always, each member attending will have a chance to spin the "MONEY WHEEL!"

The quality and success of your Credit Union is a direct measure of those who choose to serve as volunteers. If you are interested in volunteering and want to be considered a nominee, contact us NO LATER THAN January 17th, 2009.

PRIVACY NOTICE

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 applications or other forms;
- Information about your transactions with us, or others; and

- Information we receive from third parties such as consumer reporting agencies.

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide projects 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, 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.

Panhandle Federal Credit Union is 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, 2009.

Congratulations to our staff members who celebrated milestone anniversaries this year. We appreciate your loyalty and hard work. Thanks for being such valuable members of our team.

Tina Walton ***17 Years***

Mary-Ann McEachern ***14 Years***

Kim Hearlson ***11 Years***

Uncertain Economic Times

The media has been dominated recently by reports that the economy is in the midst of a recession. Many factors come into play including the collapse of the sub-prime mortgage market and the upheaval in certain investment sectors. While this news may be discouraging, you can rest assured that we at Panhandle Credit Union take the trust you placed in us, **your** credit union very seriously. We have never made sub-prime loans. Our investments comply with all state and federal credit union laws and regulations and our investments are federally insured. Finally, we are audited each year by an external auditor and by the National Credit Union Administration. We have provided financial services to our members since 1957 and we look forward to serving you for years to come.

Tips to Protect Yourself from ID Theft

The next time you get a new credit or debit card--don't sign the back. Instead put "Photo ID required." When paying by check, don't write the full card number on the memo line, use the last four digits. Make a copy of the contents of your wallet using a copy machine. Be sure to make a copy of both the front and the back of each card. You'll have all the info you'll need to call and cancel the cards if you ever need to!

Family Accounts

Do you have a savings account for your child? If not, why? The credit union is a great way to teach your child to save. Children can deposit birthday or babysitting money and watch it grow.

Start teaching your child financial responsibility early and make them a financially responsible adult! Family members include parents, children, siblings, and in-laws. They do not have to live in the same household.



Say NO to Pre-approved Credit Card Mail Offers

How many pre-approved credit card offers do you get in the mail each week? They can be annoying as well as dangerous because a lost, stolen, or discarded pre-approved offer can be used to fraudulently open a credit card in YOUR name. Protect yourself!

How to opt out: You can remove your name from any marketing list compiled by a Credit Reporting Agency, whether the list is for pre-approved credit offers or direct marketing. To "opt-out," that is, to remove your name from mailing lists compiled by credit bureaus, call the toll-free number all CRAs are required by law to maintain for this purpose:

Call (888) 567-8688 to opt out of pre-approved offers of credit or go online to www.optoutprescreen.com

This free call will stop all three credit bureaus from allowing your credit report to be reviewed for more offers. When you call, you will be asked for identifying information such as your name, social security number and birthday. All information you enter into the system is confidential. It will take 10 to 12 weeks for the mail to stop. In the meantime, shred or destroy any pre-approved credit card offers before tossing out. And, if you don't already have a Panhandle Federal Visa, apply now. Keeping all your eggs in one basket is not such a bad idea.



*WISHING YOU AND YOURS A
HAPPY & PROSPEROUS
NEW YEAR!
From your Board of Directors,
Credit Committee, Supervisory
Committee and Staff*

