



# Your \$Share

PHILADELPHIA  
**DAILY NEWS**  
THE PEOPLE PAPER

## Credit Union News

**The Inquirer**

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visit our website at [www.pnicu.com](http://www.pnicu.com)

Vol. 19. No. 3

Philadelphia, PA

July, August, September 2008

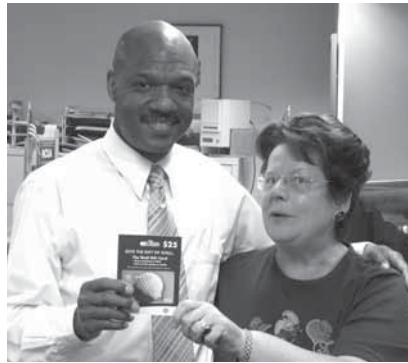
### Congratulations, Rosalie

The Board of Directors and Staff would like to congratulate Rosalie Pisasale on 40 years of invaluable service to our Credit Union. Rosalie, who is our office manager, came to us from the Knights of Columbus Credit Union in August 1968. Since then, she has held a variety of positions from teller to loan processor to bookkeeper to her present job of office manager. Rosalie's dedication to her job and our members is only surpassed by her willingness to help the staff by sharing her wealth of credit union information. In her spare time, Rose enjoys the company of her daughter, Michaele and her two adorable grandsons, Karsten and Dean. Her other passion is dining and traveling with the "Red Hat Ladies". Thank you, Rose, from the board, staff, and members for a job well done.



If you're in the market to buy a house or just looking to refinance your current mortgage, it's now easier than ever. Just go to our website, [www.pnicu.com](http://www.pnicu.com), and click on the automated online mortgage application, available 7 days a week, 24 hours a day.

It's that simple. If you have questions concerning this application, feel free to call our office Monday through Friday at 215-854-4460.



*Rosalie Pisasale, who is celebrating her 40th Anniversary with the Credit Union, gives Lorenzo Bigg his winning gift certificate*

Speaking of college costs, remember that your Credit Union has a tuition loan available at a low 9.9% APR\* interest rate. We also have Electronic Loans which would enable you to buy that computer, television or GPS for your college student at an attractive rate of only 8.9% APR\*. Bring in your tuition bill or computer invoice and apply today.

*\*APR=Annual Percentage Rate. Rate subject to change. Contact the Credit Union for details.*



It's vacation time again! If you didn't join our Vacation Club last year and put aside the money for this year's vacation, we have a simple solution. Why not apply for a low interest Vacation Loan? You can borrow up to \$3000 for 2 years at a low rate of 9.9% APR\*. No need to stay home this summer. This loan is available until September 30. Give us a call and we'll help brighten up your summer.



Is your son or daughter going away to college? Why not help them manage their finances by opening a Credit Union account for them? They can apply for a Debit Card and use the funds they've saved (or you've saved) for books, food, or entertainment. These accounts can be viewed right from their computers once they've opened up a Virtual Branch account. Cashless, painless, paperless - it's the only way to go. Stop in today to pick up an application to open an account as well as a Debit Card and Checking Account application. It's never too early to learn about financial responsibility.

#### PHILADELPHIA OFFICE HOURS

Monday – Friday, 9 AM to 4:30 PM  
Phone (215) 854-4460  
Fax (215) 854-2824  
e-mail: [pnicunion@aol.com](mailto:pnicunion@aol.com)  
[www.pnicu.com](http://www.pnicu.com)

#### SPP OFFICE HOURS

Wednesday, 8 AM to 4 PM  
Thursday, 8 AM to 4 PM  
Friday, 7 AM to 3 PM  
First Saturday of Every Month,  
10 AM to 2 PM  
Phone (610) 292-6762  
Fax (610) 292-6737

## 7 easy steps to saving \$1,000 in 2008

Do you wish you could save an extra \$1,000 this year without downgrading your lifestyle? At first glance, the amounts may not seem like much. However, taken together over the course of a year, they really add up.

### Here are some tips to give yourself a \$1,000 raise:

1. **Look for discounted dinner entrees** - Before going out to eat, check out your restaurant online or ask the manager if they have any special promotions.
2. **Return unopened, unused items** - Nearly everyone has a recently-purchased item at home that they will never use. Return the item to get your money back. If you can't find your receipt, the retailer may accept the return for a store credit.
3. **Look for extra grocery savings** - Check to see if there are sales ads. Ask the cashier if there are any coupons or specials that would apply to any of your purchases, and sign up for store coupon clubs.
4. **Check out materials from the library** - Many libraries stock DVDs and CDs with generous borrowing periods. Check out best-selling books as well. Return everything on time to avoid late fees.
5. **Bundle cable, phone and Internet services** - Even if you don't opt for a bundled package, ask your providers for a price break. If you're able to reduce your total fees by \$20 a month, that adds up to \$240 for the year.
6. **Negotiate with monthly service providers** - Call your alarm company, lawn care person and any of your other monthly service providers to negotiate prices. Find what out what the competitors are charging, then ask your provider to match the price.
7. **Stash money for easier savings next year** - Take the money you saved and put it into a credit union Share Certificate. You'll earn extra money for no extra work!

### Adding up the savings

Type	How Often?	Savings	Yearly Savings
Dinner discounts	Twice monthly	\$5.00	\$120.00
Returning unused items	Varies	Varies	Varies
Finding grocery deals	Weekly	\$4.00	\$208.00
Check out library materials	Monthly	\$20.00	\$240.00
Bundling utilities	Monthly	\$20.00	\$240.00
Negotiating savings on services	Monthly	\$10.00	\$120.00
<b>TOTAL:</b>			<b>\$928.00+</b>

Source: Margarett Burnette, Bankrate.com

**Membership in your Credit Union is open to all PNI employees and their family members.**

**We encourage you to open an account for your children, grandchildren, spouse, etc.**

## Home Equity Loans at Your Credit Union

Financial institutions left and right offer Home Equity Loans. Why should you receive your financing through the Credit Union? Here are just a few reasons why our Fixed-Rate Home Equity Loan is the best deal in town:

- **Low Interest Rate.** It's no secret that credit unions offer better rates on loans than most other financial institutions, and PI&DNEFCU is no different! Our Home Equity Loan rates start as low as 5.99% APR.\*
- **Variety of Terms.** Whether you're looking for something short-term or a term that's longer, we offer a range of Home Equity Loan terms so there's always something to fit your budget.
- **Various Repayment Methods.** Make your loan payment via payroll deduction or automatic payment transfer. You won't have to mess with stamps or checks, wait in line, or pay late fees!
- **Best of all,** your application process is quick and easy; we'll have an answer to you right away. And with no application fee, you can afford to take advantage of our Home Equity Loan.

What are you waiting for? Get started on your summer home improvements, take your dream vacation, or prepare for back-to-school with a Home Equity Loan from the Credit Union. Stop by our branch to apply, or call our member service representatives for more information.

\*APR = Annual Percentage Rate. Rate subject to change. Contact the Credit Union for details.

## Holidays

July 4, 2008  
Independence Day

September 1, 2008  
Labor Day