

Your Share



Employees Federal CREDIT UNION

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Visit our new website at www.pnicu.com.

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July, August, September 2005

35th Anniversary Celebration

*By Earl Laney
Credit Union President/CEO*

On June 15, we celebrated the 35th Anniversary of your Credit Union at PNI. In 1970, due to the sale of the Inquirer and Daily News, a new federal charter had to be issued. Since then, our assets have grown from under \$2,000,000 to over \$42,000,000 thanks to the support of our members.

Your directors and staff look forward to serving you for another 35 years.

To help us serve our membership more efficiently, new computer hardware and software was installed in both our offices during June to upgrade our system.

This will enable our staff to more quickly answer your questions regarding your account, supply the Board of Directors with more detailed reports, and help management with their planning and projections.



Keriann Gordon (L) is leaving the staff to complete her nursing internship at Drexel University. Bridget Gallager (R), a student at Hallahan High, will join the staff.

We are again this year making available to our members discounted tickets to Six Flags Great Adventure. Tickets can be purchased at Philadelphia and SPP.

Just a reminder that one of the many benefits of membership in the Credit Union is free Notary Public service. This service is available at both our offices.

Need cash for a vacation? Between now and September 30, you can apply for a low cost Vacation Loan. This year you can borrow up to \$3,000 and pay it back over two years. This loan can be in addition to any other loans you have if you qualify.

Call the office for more information.

Before you know it, vacation time will be over and it will be back to school time. Keep in mind that your Credit Union offers Tuition and Personal Computer Loans at very attractive rates. Call us or stop in for an application.

Our next Enterprise Auto Sale is scheduled for July 29 and 30. If you are looking for a good used car at a great price, mark your calendar for these dates. Call our office for further information and location of the sale.

PHILADELPHIA OFFICE HOURS

Monday – Friday, 9 AM to 4:30 PM
Phone (215) 854-4460
Fax (215) 854-2824
e-mail: pniconion@aol.com
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

**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.**

Changing Your Address? Keep In Touch!

Are you moving or changing phone numbers? We want to make sure you have the latest financial account information. If you are changing addresses or phone numbers, please mail or fax us a letter authorizing us to update our records. Address changes must include your signature.

Protecting Your Good Credit

Your credit history is one of the most valuable assets you possess. It's a direct reflection of your ability to repay money borrowed from a financial institution, including those who issue credit cards, mortgages, and vehicle or student loans. Good credit can be the difference between opportunity and denial.

Protecting your credit against fraud or identity theft and avoiding damaged credit is simple when you follow these helpful tips:

- Shred any paperwork containing personal information.
- Secure documents containing personal data in a locked file drawer, cabinet or box.
- Limit the number of credit cards you use and carry.
- Don't give out personal information over the phone, through the mail or over the Internet unless you initiate the contact.
- Take your name off mailing lists so that you are less vulnerable to identity theft.
- Memorize your Social Security number and passwords to avoid having them recorded in your wallet or purse.
- In the event of a lost or stolen credit card, call the credit card company immediately. File a police report and contact all three credit bureaus to request that a "fraud alert" be placed on your name and Social Security number.
- Order a copy of your credit report from each of the three major credit bureaus on a yearly basis.

Look to the Credit Union as your financial partner with the resources to help you build and maintain your good credit rating.



Summer Fun Starts at the Credit Union

With all sorts of destinations, adventures and projects to choose from, there is no end to having fun this summer. When expenses end up on a credit card, we end up paying for those summer projects and trips long after the fun has ended. Why not start your summer off right with a visit to the Credit Union? We have loans designed with our members in mind, with benefits that wind up in your pocket, not with a financing company. You'll be much better off financing your fun at the Credit Union, where applying is easy and rates are low. Come by today and tell us about your dreams – we'll help you make them come true. Smart solutions start at the Credit Union.

Stress Free Vacations

Ahhh...vacation! Be ready for your next vacation by joining the club – Vacation Club, that is! Setting aside even a small amount of money on a regular basis means you can take a vacation you'll truly enjoy rather than having worries about mounting credit card charges. For example, tucking away just \$50 per month in your Credit Union Vacation Club account adds up to \$600 a year. Call or stop by the office today and ask about signing up for the Vacation Club.

Holidays

Independence Day
Monday
July 4

Labor Day
Monday
September 5

Is Your Child College-Bound?

If you have a teen going off to school in the fall, make sure you've prepared them with the everyday skills that will make their transition to independence much easier.

If your child doesn't already have a Credit Union account, have them join before they leave. What better way to teach them to make smart financial choices than to use the Credit Union for savings, checking, ATM or Check Card access and maybe even applying for a credit card.

Teaching your children how to manage their money and finances is an excellent way to equip them as they embark upon their journey through life (saving them and you a great amount of anguish!).

Preparing them with these basic skills will give them a great head start to a bright future!