

Your Share



Employees Federal CREDIT UNION

400 N. Broad St. • Philadelphia
PA • 19130 • (215) 854-4460

800 River Rd. • Conshohocken
PA • 19428 • (610) 292-6762

Visit our website at www.pnicu.com.

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FREE Credit Reports

*By Earl Laney
Credit Union President/CEO*

Starting September 1, 2005, residents of the east coast can get a free credit report every year from all three national credit reporting bureaus. It's a good idea to review your report at least once a year to guard against errors and identity theft.

To get your reports go to: www.annualcreditreport.com or call (877)322-8228.

Our next Enterprise Car Sale will be on October 14 and 15 and will be held in Northeast Philadelphia at the Roosevelt Mall.

Any member who purchases a car during this sale and finances it at the Credit Union will receive the new car rate on the loan.

Apply for a pre-approved loan now so that you will be able to drive your new car home that day.



Tiffany Jackson shows the gift certificate that she won at the Credit Union's 35th Birthday party

This year's Christmas Club checks and gifts will be available starting October 10 at our Philadelphia office and October 12 at SPP.

All current Christmas Club accounts will be automatically continued for next year unless we hear from you. If you want to increase your deduction, give us a call. If you are not a member, sign up now and you will receive this year's gift.

Back by popular demand, beginning on November 1 through January 31, 2006, we will again offer our members a Holiday Loan up to \$3000.00 at a special low rate.

Loan terms are available up to 24 months and you may have this loan in addition to any other loans you have with the Credit Union if you qualify.

One of the many services that your Credit Union provides you as a member is that you are entitled to one free half-hour consultation with attorney Robert Dickman on any legal matter. The consultation is confidential and he can be reached at (215)587-9090.

I am pleased to report that Bauer Financial Inc. has again awarded your Credit Union its five star superior rating which is the highest rating possible. Your Credit Union has now been honored with this award for 15 consecutive years.

PHILADELPHIA OFFICE HOURS

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

Holidays

Thanksgiving
November 24

Christmas Holiday
December 26

New Year's
January 2

Low Dealer Rate May Not be the Best Deal

You've seen the ads.: "0% Financing" "2.9% Financing." The automobile manufacturers' rates seem great. What could be wrong with these low rates? Plenty, if you take a closer look.

These low rates are often only available for those with the best credit reports. One small credit blemish and the rate goes up.

Many of the companies are offering these low rates for short terms, up to 36 months or less. That increases the amount of your monthly car payments.

The rates are sometimes only offered on certain slow-selling models, leaving out the most popular cars and trucks.

Additionally, consider the total cost of the loan. Will you be charged an application fee? Is there a pre-payment penalty? Would you be required to pay off more of the interest earlier in the loan (front loaded interest)? You may carry a larger principal balance longer, meaning at some point, the value of the car could be less than the balance of the loan.

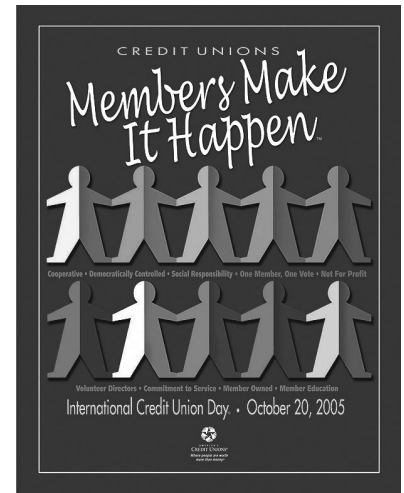
Take the Naughty Out of Holiday Shopping

CU Holiday Club Accounts



When was the last time you began the holiday shopping season knowing you had enough money set aside for all of those gifts? If you're like most, you take what you can from your fall paychecks, and put the rest on credit cards. With a little advance planning, you could be running through your next holiday season's gift list with much more cheer.

The Credit Union offers you ways to save up that are easy and painless. By using direct deposit, you can have a pre-determined amount deposited into a Holiday Club Account for you. When the next holiday shopping season arrives, you'll be surprised at the amount you've got waiting for you. The Credit Union has many financial solutions available. Contact us today and we'll help you come up with a plan to make your life easier and your dreams come true.



Members Make It Happen

Our Annual International Credit Union Day celebration will be held this year on Thursday, October 20. This year's theme "Members Make It Happen", celebrates the unique idea of credit unions and the role they play in our work, communities, and all over the world.

Please join us to observe this special day by visiting either our Philadelphia or SPP office. As we have been doing for many years, everyone who stops by the office will receive a soft pretzel and a free gift while our supplies last. In addition, we will hold drawings throughout the day which will give you a chance to win a great prize including Credit Union shirts, gift certificates for dinner and movie tickets.

Our office in Philadelphia will be open from 9:00 A.M. to 4:30 P.M. and the SPP office from 7:00 A.M to 4:00 P.M.

Please mark your calendar because you don't want to miss this annual event.

Last year, over 600 members stopped by one of our offices. Come early to increase your chance to win.