



# Your \$hare

PHILADELPHIA  
**DAILY NEWS**  
THE PEOPLE PAPER

**The Inquirer**

## Credit Union News

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### Together We're Better Celebrate International Credit Union Day

After losing her husband in the war, a mother in Afghanistan takes a small loan to start a micro-business that supports her family.



An elderly father in Mexico pays for his health care with the remittance money he receives from his son working in Texas.

A student in the United States uses her savings and school loans to finance her education. She'll be the first generation of her family to graduate from college.

These stories show credit unions' enormous effect on their members. At the Credit Union, we take pride in our heritage as a cooperative financial services provider and our connection to credit unions worldwide. On October 18, we'll celebrate International Credit Union Day along with credit unions and their members around the world.

Whether in Afghanistan, Mexico or the United States, credit unions provide their members with much more than financial services – they provide opportunities to create better lives for themselves and their families.

Credit unions provide a viable alternative to for-profit financial institutions for more than 172 million members in 97 countries. This year's "Together We're Better" theme illustrates how credit unions grow stronger by working together on local, state, national and international levels. And the result is better service to ALL credit union members.

Help us celebrate on Thursday, October 18. Please join us to observe this special day by visiting either our Philadelphia or SPP office. Everyone who stops by will receive a soft pretzel and a free gift while supplies last. In addition, we will hold several drawings throughout the day which will give you a chance to win a great prize.

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

our SPP office from 7:00 A.M. to 4:00 P.M. Be sure to mark your calendar because you don't want to miss this annual event.



### Holiday Cash Coming your Way

Our popular Holiday Loan will be available again this year starting on October 1, 2007 through January 31, 2008. You can borrow up to \$3,000. for 24 months at a special low rate.

Why use a high interest credit card for holiday expenses when you can pay cash and get a low rate from your credit union?

Also, Holiday Club Accounts will be ready for withdrawal the week of October 9. Remember it's never too early to start saving for next year. Once again this year instead of a gift for the club, ten lucky members will win a gift certificate for a restaurant, movie or shopping trip. Stop in today to sign up for the Holiday Club.

#### 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

**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.**

Now that school is back in session don't forget your Credit Union when it's time to pay tuition. We are again making available to our members a Tuition Loan up to \$7,500. with one year to repay. This loan is for full-time employees and you need to include the tuition bill along with your application.



In addition to tuition expenses, students today usually are in need of a computer. Your Credit Union has a loan which allows you to purchase a computer as well as many other electronic items such as a Blackberry, iPod, plasma TV, satellite radio, etc. Loans up to \$5,000.00 with a low 8.9% APR are available with up to 3 years to repay. Bring an order, invoice or credit card receipt to us and get a check.



The Credit Union EZ loan is still available. Stop in today with your pay stub, fill out the application and have your \$1,000. check tomorrow. No credit report, no hassles. It's really that EZ!



You can get online account access to your credit union account by using "Virtual Branch". You will be able to check account balances, see which share drafts have cleared, print copies of your canceled checks, view your account history and much more.

To enroll, go to our website – [www.pnicu.com](http://www.pnicu.com) – and click on the "Virtual Branch" link.

## Holidays

November 22, 2007 • Thanksgiving

December 25, 2007 • Christmas Day

January 1, 2008 • New Year's Day

## This Holiday, Give Scammers the Slip!

With back-to-school shopping in full swing and the holidays looming, no doubt your credit and debit card will be getting some mileage. It's during these busy times that our guard comes down, and the door opens to unscrupulous identity thieves and scammers. Learn how to protect yourself and what to do if you suspect someone has accessed your personal account information.

- Limit the number of credit cards you carry with you. If you lose one card, the others are safe at home, and you'll have less of a headache when you go to sort everything out later.
- Be aware of those around you when inputting your PIN number. Whether you're at the checkout counter or an ATM machine, make sure you cover up your PIN number and be alert of anyone acting suspiciously. Also, safely tuck away your cash and do not leave it exposed.
- When making online purchases, be sure to check your credit card statement for fraudulent purchases. Make sure you're purchasing from a reputable source, and if you're not sure, give them a call and place your order over the phone.
- Check your receipts and shred any that display your entire credit card number.

If your identity has been compromised, contact the Credit Union and any credit card issuers immediately. By contacting these financial institutions immediately, you limit your liability. For more information on how you can protect yourself and what you can do if your identity has been stolen, contact us immediately.

## Shopping with Little Ones

Running around doing errands, it can be challenging to keep young children occupied. By taking a few moments to plan out some simple shopping activities, you can easily integrate some "teachable moments" and keep your kiddo happy.

**Set Expectations:** Some think that talking to very young children is a waste of time, but by telling your toddler or preschooler what you're going to do, where you're going, and what you expect of them sets a realistic expectation for everyone. Praise your child as you go, and focus on keeping your shopping as child-centered as possible. That doesn't mean impulse buying – it just means discussing what you're doing and seeing as you move through your outing.

**Treat it Like a Treasure Hunt:** Make a list with pictures your child can recognize before you go. Choose things that your child can find and check off the list, as well as things they can put into the shopping cart. If they are toddlers, set rewards throughout your trip, and if they're older, have them work towards earning their "treasure" at the end of the outing.

