

# The Credit Union Pipeline

Fall 2011

"Make Your Family Part of Our Family"



PG&W EMPLOYEES  
FEDERAL CREDIT UNION

## Win \$50.00! And Help Local Red Cross Flood Relief



Credit unions were founded on the philosophy of "people helping people" which is why PG&W Employees FCU is now collecting items to help the local flood victims.

**From now until October 20th, each time you visit the credit union office and drop off a donation, you will be entered in a chance to win one of two \$50.00 Lowe's gift cards.**

The drawing will be held on October 20th, International Credit Union Day. This year's theme is Credit Unions Build A Better World. The credit union will hold a bake sale throughout International Credit Union Week, October 17th– 21st to help raise money for this important cause. These victims are our friends, family and neighbors. Please stop by the credit union office with donations and help build a better world!



Cleaning Supplies  
Shovels & Brooms  
Non Perishable Food  
Personal Hygiene Products  
Miscellaneous Household Items  
Monetary Donations



## Rake In The Savings With Our Low Loan Rates

Take advantage of our current Signature Loan Special and pay bills, treat yourself to a fall getaway, or just prepare yourself for the upcoming holidays.

**Borrow up to \$6000.00  
Rates as low as 8.50%APR\***

### Car Loan Rates

Our great car loan rates and flexible terms make buying a new or used car easy, more affordable and allows you to get more car for your money.

**Rates as low as 3.50%APR\***

### Home Equity Loan Rates

What can your home's equity do for you? You can make some home improvements, consolidate your bills, help with school expense or perhaps just take that long vacation you've been talking about.

**Rates as low as 4.10%APR\***

APR = Annual Percentage Rate  
\*Certain Restrictions Apply

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**Sign up for  
freedom**  
Simplify your life with  
**online bill pay**

- **Schedule payments in a few clicks**
- **Save time and money every month**
- **Make safe and secure transactions**

**Enroll for this free convenient service at  
[WWW.PGWFCU.ORG](http://WWW.PGWFCU.ORG)**



You can also check us out online at [www.pgwfecu.org](http://www.pgwfecu.org)

## 10 Holiday ID Theft Prevention Tips

**Shop smart** - When shopping, limit the credit cards you carry and don't take extras.

**Keep receipts and check your statements** - For post-holiday statements; be sure to examine every charge on your statement before paying. Your receipts provide a great cross-reference check and guard against suspicious activity.

**Protect computer prior to online shopping** - Make sure your security patch and anti-virus software is updated regularly.

**Watch where you shop online** - Always check for the lock icon on the website's browser status bar, which signals a secure site that is safe for transactions.

**Don't write a check** - give cash or a gift card. All of the information on a check, can be used by thieves to steal your identity.

**Shred documents** with personally identifiable information, preferably using a security micro-cut shredder.

**Strengthen passwords** - so that they will not be easily cracked by hackers. Use strong passwords with at least eight characters, including a combination of letters, numbers and symbols.

**Watch your purse/wallet at parties** - restaurants, fitness clubs, shopping carts or your car.

**Don't take the bait on phishing scams** - and beware of shoulder surfing (when a thief looks over your shoulder while you're at an ATM).

**Stop mail, newspaper delivery** - If traveling during the holidays.



Source:  
[www.net-security.org](http://www.net-security.org)

## VISA Holiday Gift Cards



Take care of your holiday shopping in one convenient trip. No more trips to the crowded shopping centers. No more wondering what you should buy or guessing at a size. No more packing, wrapping, shipping or waiting in long lines at the post office. No more returning unwanted gifts. Our VISA gift cards are similar to gift certificates, but with more flexibility. Gift giving has never been easier and they'll love the freedom of shopping where VISA cards are accepted. It's ideal for any occasion, and terrific for all ages!



## In Bad Weather, Call Before Making A Trip

Winter is coming, and we all know what that means in NEPA...

When bad weather hits, please call first. We may close early due to bad weather. If there is no answer when you call, it's safe to assume that the office is closed. Servicing our members is our top priority and we hope this telephone procedure will prevent unnecessary or unsafe trips. Please remember that ATM and Virtual Branch transactions are available 24 hours a day, 7 days a week.



## Congratulations to our 2011 Scholarship Winners!

Congratulations to Lauren Bilski (left) and Kellie RhieI (right). Each are winners of a \$350.00 PG&W Employees FCU scholarship to be used towards continuing education expenses



Good luck to our winners and all of our applicants with their continued education!

## PG&W Employees FCU Members Save \$\$\$

At PG&W Employees FCU we know you work hard to earn your money. And we think you should keep as much of it as possible. That's why we've teamed up with Invest in America to bring you savings on the things you buy every day from trusted American companies.

Save thousands on everything from your cell phone bill with Sprint or a brand new GM vehicle to online discounts at over 1,200 major retailers with Shop America.

**Discover how much you could save. Contact a credit union representative or visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org) .**



## Christmas Clubs

On October 1st, club proceeds will be available from your PG&W Employees FCU checking account. In the event that you do not have a checking account, the funds will be available from your savings account. Christmas clubs are a perfect way to save for next year's holiday season. Contact the credit union if you wish to start a club for next year. Current Christmas clubs will be automatically renewed for 2012.



## Avoid ATM Surcharges

Credit union members should look for the CU\$ logo on machines or visit [www.cudollar.org](http://www.cudollar.org) for a complete ATM listing. Here are a few in your area:



### **Lackawanna County:**

*NET FCU— 1444 E Lackawanna Ave, Olyphant Pa*

### **Luzerne County:**

*UFCW FCU (Fletch's Market)—500 W Main St, Plymouth Pa*

### **Columbia County:**

*MC FCU—599 E 7th St, Bloomsburg Pa*

### **Lycoming County:**

*PSECU— 1007 E Third St, Williamsport Pa*

## Member Services

- Share/Savings Accounts
- Share Draft Accounts
- Christmas Club Accounts
- Vacation Club Accounts
- All Purpose Loans
- Vehicle Loans
- Home Equity Loans
- Student Loans
- VISA Credit Cards
- VISA ATM/Debit Cards
- Overdraft Protection
- Life Savings Insurance
- Credit Life Insurance
- Credit Disability Insurance
- Cashier & Certified Checks
- Payroll Deduction
- Direct Deposit
- ACH Services
- Wire Transfers
- Money Orders
- Notary Service
- NADA Auto Pricing
- Discounted Movie Tickets
- Discounted Park Tickets
- Friendly Personal Service
- Family Membership
- Website Resources
- Online Banking
- Online Bill Pay
- VISA Gift Cards

*or coworker and encourage them to check out PG&W Employees FCU!*



**PG&W EMPLOYEES**  
FEDERAL CREDIT UNION

### Our Mission Statement

The Credit Union's mission is to dedicate our human, technological and financial resources to become the best financial services provider to our members. Through delivering these services to our members, they will be afforded opportunities to improve their quality of life.

### Holiday Closings

November 24th & 25th  
Happy Thanksgiving



December 26th  
Merry Christmas

January 2nd  
Happy New Year



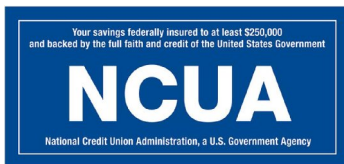
### Office Location

265 South Main Street  
Wilkes Barre Pa 18701  
Phone: (570) 829-8882  
Fax: (570) 829-8811  
Toll Free 1-888- PGWFCU  
Email: [Info@pgwefcu.org](mailto:Info@pgwefcu.org)  
Website: [www.pgwefcu.org](http://www.pgwefcu.org)

### Office Hours

Monday - Friday  
9:00 AM - 5:00 PM

For your convenience, voice mail will record your transaction request during non-business hours. Your request will be processed as promptly as possible. Please leave your phone number in case the office staff has a question regarding your request. The office is also equipped with a 24-hour fax machine for your convenience. Also, a mail drop slot is available when the office is closed.



Equal  
Opportunity  
Lender

**iBelong**



## CURRENT LOAN RATES

<u>Signature</u>	<u>APR</u>
up to 24 months	8.50% SPECIAL
25 to 48 months	9.50% SPECIAL
49 to 60 months	10.50% SPECIAL

<u>Shared Secured</u>	
up to 36 months	3.50%
37 to 72 months	4.50%

<u>New Car Loans**</u>		<u>Motorcycles</u>
up to 24 months	4.00%	5.50%
up to 36 months	4.00%	5.50%
up to 48 months	4.00%	6.00%
up to 60 months	4.50%	6.00%
up to 72 months	4.50%	7.00%

<u>Used Car Loans**</u>		<u>Used Motorcycles</u>
0 - 1 yr old (up to 72 mths)	5.40%	8.25%
2 - 3 yr old (up to 60 mths)	5.40%	8.50%
3 - 4 yr old (up to 48 mths)	5.65%	9.25%
5 or more (up to 36 mths)	6.40%	

\*\*Take an additional .25% off the above car loan rates when putting 20% down on the vehicle!

\*\*Take an additional .25% off the above car loan rates when paid through payroll deduction!

<u>Home Equity</u>	
up to 3 years	4.45%
4 to 5 years	4.80%
6 to 10 years	5.25%
11 to 15 years	6.25%
16 to 20 years	7.25%

<u>First Lien Home Equity</u>	
up to 3 years	4.10%
4 to 5 years	4.30%
6 to 10 years	4.85%
11 to 15 years	call for rate
16 to 20 years	call for rate

<u>Visa Credit Card</u>	
	9.99%

\*\*Rates as of September 30, 2011- Subject to change without notice.

\*\* Subject to limitations\*\*

## DIVIDENDS

	<u>Minimum Balance</u>	<u>APR*</u>	<u>APY*</u>
<u>Shares</u>	\$100.00	.45%	.45%
<u>Christmas</u>	\$0.01	.50%	.50%
<u>Vacation</u>	\$0.01	.30%	.30%
<u>Share Drafts</u>			
	\$500.00 - \$999.99	.15%	.15%
	\$1,000.00 or more	.25%	.25%

### Certificates of Deposit

The Board of Directors have currently suspended Certificate of Deposit offerings.

\*APR = Annual Percentage Rate / \*APY = Annual Percentage Yield