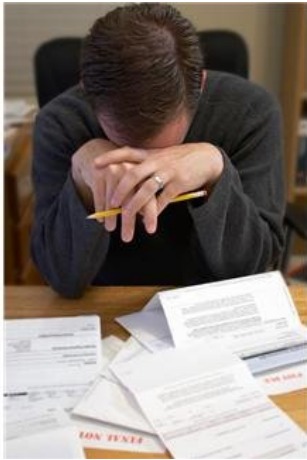


# The Credit Union Pipeline

Winter 2011

"Make Your Family Part of Our Family"



## Overwhelmed by holiday debt?

We can help.

Consolidation Loans available at rates as low as **8.50%** APR\*

APR=Annual Percentage Rate  
\*Certain Restrictions Apply



## Get Financial Tips and Advice? *And Free Music Too!*

Teen or adult, we've got a topic for you. How to use a debit card. How to buy your first car. How to buy a house and many more! Click on the Financial Education link on our website [www.pgwefcu.org](http://www.pgwefcu.org) to access our free online financial tips, when you need it! And teens... you can get FREE Music downloads too!



## Year End Loan Rebate

PG& W Employees FCU savers are already rewarded with high dividend rates paid on share accounts. Our borrowers are also being rewarded with a year end loan rebate. A 1.00% rebate on loan interest paid this year will be directly deposited in your share account!



## The Sprint Credit Union



### Member Discount Plan

- 10% off most regularly priced Sprint service plans
- 15% off most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee

Click [www.SprintSave4CU.com](http://www.SprintSave4CU.com).

Call **877.SAVE.4.CU.** (877.728.3428)

Visit **your local Sprint retail location.**



## Online Bill Pay Coming Soon!

Bill Pay is quicker and easier than writing and mailing paper checks. Pay your bills in minutes!

*Pay anyone, anytime*

- Pay all your bills in one place.
- Pay anyone you'd normally pay by check — any company or individual in the U.S.
- Tell us who, when, and how much. Schedule one-time or recurring payments.
- View your bills online. For no extra charge, you can choose to receive online versions of many of your bills.

Watch for this great feature to be added to our website [www.pgwefcu.org](http://www.pgwefcu.org) at the beginning of 2011!

*Your Credit Union's Board of Directors and Staff would like to wish all of our members a safe and Happy New Year!*



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

# Create a Budget

Creating a budget may not sound like the most exciting thing in the world to do, but it is vital in keeping your financial house in order. It is important to realize that in order to be successful you have to provide as much detailed information as possible. The end result will be able to show where your money is coming from, how much is there and where it is all going.

1. **Gather every financial statement you can.** This includes bank statements, investment accounts, recent utility bills and any information regarding a source of income or expense.
2. **Record all of your sources of income.** If you are self-employed or have any outside sources of income be sure to record these as well. If your income is in the form of a regular paycheck and taxes are deducted, use the take home pay amount.
3. **Create a list of monthly expenses.** Write down a list of all the expected expenses you plan on incurring over the course of a month and essentially everything you spend money on.
4. **Break expenses into two categories: fixed and variable.** Fixed expenses are those that stay relatively the same each month such as your mortgage or rent, car payments, cable service, credit card payments and so on. Variable expenses are the type that will change from month to month such as groceries, gasoline and entertainment.
5. **Total your monthly income and monthly expenses.** If your end result shows more income than expenses you are off to a good start. If you are showing a higher expense column than income it means some changes will have to be made.
6. **Make adjustments to expenses.** If you have accurately identified and listed all of your expenses the ultimate goal would be to have your income and expense columns to be equal. If you are in a situation where expenses are higher than income you should look at your variable expenses to find areas to cut.
7. **Review your budget monthly.** It is important to review your budget on a regular basis to make sure you are staying on track and where you may need to improve.



# Annual Meeting Results

A good time was had by all who came out and enjoyed a wonderful breakfast and took part of our 35th Annual Meeting of the membership.

An election of officers was held and the results are as follows:

## Board of Directors

President—Al Kishbaugh  
Vice President—Emil Augustine  
Secretary—Alan Decker  
Treasurer—Bernie Rishcoff  
Board Member—Jack Flannery  
Board Member—Stephen Kozich  
Board Member—Robert Wech

## Supervisory Committee

Chairman—Jack Flannery  
Robert Passeri

## Credit Committee

Chairman—Robert Lamson  
Stephen Kozich  
David Mitchell

Thanks to all our volunteers, members and staff who help make PG&W Employees FCU a great place to say...

# iBelong



PG&W Employees FCU currently has an opening on our Supervisory Committee. The credit union is searching for a member with a commitment towards the credit union, accounting skills and basic knowledge of the credit union's services. The job of the committee is to work to ensure the financial safety and soundness of the credit union on behalf of the credit union's members. If you are

interested in volunteering your talents and time please contact Carole Fischer at (570) 829-8753 for more information.

## Speedy Income Tax Refund

You can have your income tax refund deposited directly into your PG&W Employees FCU account just by filling in the answers to a few simple questions on your tax return.

1) Enter PG&W Emp FCU's routing number  
**231387932**

2) Enter your complete account number

**Be sure to include the last 3 digits after the dash!**

3) Select either Savings or Checking.

This process is the quickest and safest way to receive your refund. So when it comes time to file your tax return, think PG&W Emp FCU!



## Feed A Friend Gift Card Winners

To celebrate International Credit Union Day, and support the credit union philosophy of “people helping people” PG&W Employees FCU collected donations for WNEP’s Feed A Friend Program. Members who made a donation were entered into a drawing for \$25.00 grocery gift cards. Congratulation to our winners below and thank you to all our members for their support of this event. We raised \$70 and a barrel of food for this great cause.

### Winners

Sharon Winsock  
Corey Ashford  
Dave Williams



## Member Services

- Share/Savings Accounts
- Share Draft Accounts
- Christmas Club Accounts
- Vacation Club Accounts
- All Purpose Loans
- Home Equity 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
- VISA Travel Card
- Valuable Discounts

## The Credit Union is now selling discounted lift tickets to SNO Mountain!

There are a variety of tickets available. For pricing information you can visit our website at [www.pgwfecu.org](http://www.pgwfecu.org) or call the credit union.



## In Bad Weather, Call Before Making A Trip

Winter is here, 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.

## 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 Credit Union— 1444 E Lackawanna Ave, Olyphant Pa

### Luzerne County:

UFCW Credit Union—377 Wyoming Ave, Wyoming Pa

### Columbia County:

Philadelphia FCU—2251 Columbia Blvd, Bloomsburg Pa

### Lycoming County:

PSECU— 1536 Riverside Dr, South Williamsport Pa

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

April 22, 2011

Good Friday



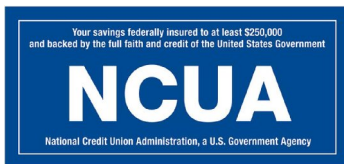
### Office Location

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	4.25%
37 to 72 months	5.50%

<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	5.20%	6.00%
up to 72 months	5.20%	7.00%

<u>Used Car Loans**</u>		<u>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 December 31, 2010- Subject to change without notice.*

*\*\* Subject to limitations\*\**

## DIVIDENDS

	<u>Minimum Balance</u>	<u>APR*</u>	<u>APY*</u>
<u>Shares</u>	\$100.00	1.10%	1.10%
<u>Christmas</u>	\$0.01	.50%	.50%
<u>Vacation</u>	\$0.01	.50%	.50%
<u>Share Drafts</u>			
	\$500.00 - \$999.99	.25%	.25%
	\$1,000.00 or more	.50%	.50%

### Certificates of Deposit

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

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