

The Credit Union Pipeline

Winter 2012

"Make Your Family Part of Our Family"



Holiday Bill Blues?

We can help.

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

APR=Annual Percentage Rate
*Certain Restrictions Apply

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.PGWEFCU.ORG



Make Your Family Part of Our Family

Let the members of your family or house-hold enjoy the benefits of Credit Union membership. Immediate family members include husband, wife, children, parents, grandparents, grandchildren, stepparents, stepchildren, stepsiblings, aunts, uncles, cousins, and in-laws.

You're more than just a customer, you are an owner and a member. As an owner, you not only benefit from higher dividends paid on savings accounts, you can also save a bundle with our low interest rates on loans. PG&W Employees FCU has a history of paying interest rebates back on most loans! That's cash deposited right into your savings account. What other financial institution offers that?

You are able to enjoy all the benefits of being a PG&W Employees FCU member and your family can benefit from these savings as well. Contact us today for family membership information.

SNO Mountain Discount Tickets

The credit union is selling discounted lift tickets to Sno Mountain.

Adult Mid-Week Day/Twilight - \$36.00

Adult Weekend/Holiday Day/Twilight - \$46.00

Youth Mid-Week Day/Twilight - \$24.00

Youth Weekend/Holiday Day/Twilight - \$32.00

Year End Loan Rebate

PG&W Employees FCU borrowers are being rewarded with a year end loan rebate. A .50% rebate on loan interest paid this year, will be directly deposited into your share account!

*Your Credit Union's Board of
Directors and Staff would like to
wish all of our members*

*a safe and
Happy New Year!*



Road Safety in Hazardous Weather Conditions

Avoid the winter slip 'n' slide: To ensure your vehicle is ready for the changing winter weather, switch your all-season tires to winter ones before the temperature drops.

Replace worn tires: It's important to check your tires each winter season because worn or bald tires can be dangerous. Tires have tread wear indicator bars molded into them. A solid bar of rubber across the width of the tread means it's time to replace the tire. Contact your nearest tire dealership if you have any questions or concerns about the wear on your tires.

Don't mix and match: Mixing tires with different tread patterns, different internal constructions and/or different sizes compromises the stability of the vehicle. Ensure your vehicle is equipped with four identical winter tires.

Top up your fluids! Make sure you always keep your gas tank at least half full. On very cold days, the condensation in the tank can freeze and cause problems. Also, don't forget about your windshield-washer fluid!

Pump up your tires! As the temperature drops, tires lose air pressure. To ensure optimum fuel efficiency and prevent irregular or premature wear, tire inflation should be checked monthly.

Don't rely on four wheel drive or electronic systems: Advanced systems like four-wheel drive, electronic stability control and anti-lock braking provide vehicle stability and power transmission but are not substitutes for winter tires. Winter tires offer optimized traction during braking, acceleration and handling. Remember, your brakes stop the wheels, but it's the tires that are in contact with the road and that ultimately stop the vehicle.

Take a cell phone! For long trips, don't forget to take a cell phone in case you need to call for help. Pull over to the side of the road and stop your vehicle before making the call.

Buckle up and adjust your driving to road conditions!



Source: Readers Digest

Annual Meeting Results

A good time was had by all who came out and enjoyed a wonderful breakfast and took part of our 36th 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—Stephen Kozich

Supervisory Committee

Robert Wech

Robert Passeri

John Shields

Credit Committee

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

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.



Congratulations to our Winners!

Congratulations to Steven Kerick and Luis Martinez. Each are winners of a \$50.00 Lowe's gift card. The winners were chosen from all our members who made donations to the local Red Cross Flood Relief at PG&W Employees FCU in the month of October. We wish to thank all our members who made contributions towards the relief.

It demonstrates the credit union philosophy of "people helping people".

Why Throw Away Your Money? Save with Sprint!

Join the over 1.2 Million credit union members nationwide that are already saving over \$111 million on their wireless plans! PG&WEFCU is pleased to bring our members these major savings through the **Sprint Credit Union Member Discount Plan**.



3 Ways to Get Your Discount:

- Call **877.SAVE.4CU** (877.728.3428) and let them know you're a **credit union member**. Ask to be a part of the NACUC_ZZM Corporate ID to save
- Click **www.SprintSave4CU.com**
- Visit your nearest Sprint store

What are you waiting for? Start saving today!

*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. All rights reserved. Sprint, the logo, and other trademarks are the trademarks of Sprint Nextel

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 convenience and PG&W Employees FCU!

Avoid ATM Surcharges

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



Lackawanna County:

Tobyhanna FCU— 315 Franklin St, Scranton Pa

Luzerne County:

UFCW FCU —401 Kennedy Blvd, Pittston Pa

Columbia County:

Philadelphia FCU—2251 Columbia Blvd, Bloomsburg Pa

Lycoming County:

PSECU— 1536 Riverside Dr, South 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!



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 6, 2012
Good Friday

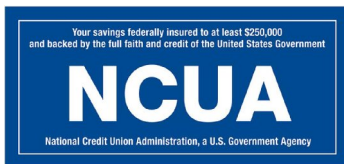


Office Location

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
Website: 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.



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 December 31, 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