

The Park Bench

WHERE MEMBERS COME FIRST!

FALL 2006

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**PARKVIEW
COMMUNITY**
Federal Credit Union

*Conveniently Located To
Serve You Better*

Main Office

2100 Eden Park Blvd.
McKeesport, PA 15132

Phone: (412) 678-9564

Fax: (412) 678-9559

Monday - Friday 9:00 AM - 4:30 PM

Thursday 9:00 AM - 6:30 PM

Branch Office

2001 Lebanon Road
West Mifflin, PA 15122

Phone: (412) 655-6868

Tuesday, Wednesday, Friday
9:00 AM - 4:30 PM

Web Site: www.pc-fcu.org

PARKLINE 1-800-947-0681

Local: (412) 678-LINE

Holiday Skip-A-Payment

Need a little extra cash for holiday expenses this year? Sign up for our Holiday Skip-A-Payment program and you can have it. This program lets you skip the November or December payment on your qualifying Parkview Community FCU loan(s) for a low processing fee of just \$35 per loan. Not only will you have extra money, but a portion of the fee will also be donated to the Salvation Army Toys for Tots program.

Our Skip-A-Payment program is a great way to get extra cash without having to take out a new loan. Call or stop by for complete details, or to sign up for our Holiday Skip-A-Payment program.



A GREAT GIFT IDEA

Visa Gift Cards

Here's a great gift idea for those hard-to-shop-for friends and family members this holiday season—Visa Gift Cards. Like a store gift card or gift certificate, a Visa Gift Card is worth a fixed amount of money that is set when the card is purchased. But

Visa Gift Cards offer more flexibility than store gift cards, since they can be used to pay for purchases anywhere Visa debit cards are accepted.

Visa Gift Cards are available in denominations of \$10 through \$500 at a cost of \$2.00 per card. Call or stop by the credit union to learn more, or to pick up a Visa Gift Card today and make your holiday shopping a little easier this year!



Board Of Directors

Ed Milto, *Chairperson*

Andrea Graziano, *Vice Chairperson*

Mary Ann McFarland, *Treasurer*

Kathy Brady, *Secretary*

Frank Coates, *Director*

Gina Tatkus, *Director*

Supervisory Committee

Harry Kucich, *Chairperson*

Harry Casperson

Frank Coates

HAVE YOUR FAMILY MEMBERS JOINED PARKVIEW COMMUNITY FCU?

Community News

Shred Day

In an effort to help prevent Identity Theft, Parkview Community FCU



hosted its 2nd annual Community Shred Day on June 23rd. Members and non-members were invited to bring their personal documents to the McKeesport office for shredding by a professional document management company at NO cost. In addition to the shredding, coffee and donuts were served and mini home shredders were raffled off each ½ hour.

Zoo Club Party

A magician entertained members of Parkview Community FCU's Zoo Club at Pavilion #4 in Renzie Park on August 16, 2006. This was our 20th annual summer party for members ages 12 and under. The kids who attended also received Treat Bags and a pizza lunch.

Echostar Benefit Fair

Business Development Specialist Lechelle Brown and Member Service Manager Liana Falchetti recently attended Echostar's benefit fair. Current and potential members stopped by their booth for information on the credit union. Echostar has been supporting Parkview Community FCU for many years and offers payroll deduction and direct deposit to the credit union.

Classroom Presentation

During the summer, Business Development Specialist Lechelle Brown made Budgeting and Checking Account Management presentations to the following organizations: O.S.O.Y (Operation Save Our Youth), Maplewood Kids Daycare Center, Auberle's Movin' on Program, McKeesport Collaborative and residents of Auberle. Over 100 individuals attended these free educational seminars offered by the credit union.

President's Message



Regulation D Notice

Did you know that all financial institutions are required to follow federal regulations to insure that you, our members, are protected to the maximum extent of the law? One regulation in particular, *Regulation D*, has been in place for many years and has recently risen to the forefront.

This is important because it may affect the way you conduct business at Parkview Community Federal Credit Union.

What is Regulation D?

Federal Regulation D places a monthly limit on the number of transactions (transfers) you make from your Savings Account without your actual presence being required. Transactions affected by this regulation include:

- *PC Banking transfers except those that make a loan payment*
- *Telephone transfers performed by a teller except those that make a loan payment*
- *Parkline (ARU) transfers except those that make a loan payment*
- *Check withdrawal requested via phone, Parkline or PC Banking that is made payable to someone (something) other than you*
- *Overdraft transfers (if funds are not available to process a draft account transaction, an automatic transfer from savings will occur)*
- *Pre-authorized or recurring transactions (ACH/Check transactions) directly processed from your savings accounts. ACH transactions are "electronic" payments to credit card companies, websites, utility bills, etc.*

This regulation states that you are allowed **six** (6) such transactions per month, per account, but only **three** (3) of those may be made by ACH/Check "electronic" payments as referenced above.

What transactions are not affected by Regulation D?

- *ATM transactions*
- *Check withdrawals requested via phone, Parkline, or PC Banking that are made payable to you and mailed to your home*
- *Transactions done in person at Parkview Community FCU's offices*
- *Transactions sent in by mail or night depository with an original signature*
- *Parkview Community FCU Bill Pay transactions (which uses funds from your checking account)*

Please keep in mind that you can always come into the office where your transactions are unlimited. If this isn't possible, and exceeds six (6) transfers from your savings, there is a possibility that even though you may have the funds in your share account that your transaction(s) may be denied as unauthorized.

If you have any questions regarding this Federal Regulation, please do not hesitate to contact the Credit Union at (412) 678-9564.

Sincerely,



Gina M. Tatkus
President, CEO

MISSION STATEMENT

Our mission is to provide the highest quality financial products and services delivered in a friendly, convenient and personalized atmosphere by people who care.

WE'RE A MEMBER-OWNED FINANCIAL INSTITUTION!

Protecting Your Identity

Parkview Community FCU is dedicated to protecting your sensitive information (non-public personal information). And in order to continue to offer you the highest level of protection, we need your help.

Beginning January 1, 2007, we will be implementing the following procedures to minimize the exposure to your sensitive information, which will also lessen your chances of being a victim of identity theft.



1. When calling the credit union to request information regarding your account or to initiate a transaction, you will need to provide your member number. You will no longer be able to access your account with your Social Security number. Your member number can be found on your statement or a credit union receipt. Once you have provided your member number, we may ask you additional questions (name, address, phone number or date of birth) to verify your identity. We may also ask you to provide the answer to your security question for further verification. Should any of these questions not be answered correctly or if we have reason to doubt your identity, we will end the call with no further information being provided.
2. If you request account information or a transaction via a facsimile (fax), you should include your member number, the nature of the request and your signature. We will contact you only at the numbers that we have on file for you to verify the authenticity of the request. Once we have taken all the necessary precautions, the request will be completed. Please be sure to provide the credit union with all phone numbers where you can be reached.
3. When an address change is requested, you must submit a signed Address Change Request Form, fax, letter or other note with the old address as well as the new address. Once we receive the request, we will send out a Confirmation of Address Change Form to your old address as well as the new address that you must complete and sign. Once we confirm the authenticity of the signatures, the address will be changed. If you request a new product or service within 30 days from the date of the request, we will ask you to sign a Verification of Address Change Form to ensure that you were the initiator of the original request.

Although the above procedures may seem somewhat excessive, we here at Parkview Community FCU feel that protecting you from identity theft is worth a little inconvenience. Identity theft has been making a devastating impact on so many Americans over the past five years. Hopefully you don't want to take the chance of becoming a victim. We are going to do our part to make sure that we don't cause you to become one.

If you would like to eliminate all of the above new procedures, sign up for Parkview Community FCU's free online service, PC Banking. Applications are available on our web site, www.pc-fcu.org, or by calling (412) 678-9564.



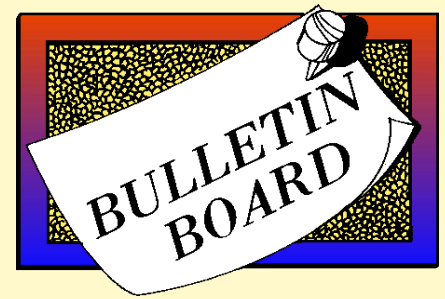
Christmas Club Checks

Christmas Club balances were automatically transferred into members' share accounts on October 1, 2006. You may request a check or transfer to your credit union checking account by calling our office or logging onto PC Banking.

It's Never Too Early To Start Saving For Next Year!

And don't forget to sign up for your 2007 Christmas Club Account today. Making regular deposits into one of these accounts is a great way to handle next year's holiday expenses. You can open a new account and set up automatic deposits from your paycheck or credit union savings account.

NEED A LOAN? CHECK WITH YOUR CREDIT UNION FIRST!



And The Winners Are...

Congratulations to Margaret Galamb of Clairton, PA. Margaret is the winner of our last Quarterly Newsletter EZ Quiz. She received \$50 deposited into her Savings Account.

2006 Holiday Closings

Columbus Day

Monday, October 9, 2006

Thanksgiving

Thursday, November 23, 2006

Christmas

Monday, December 25, 2006

New Year's Day

Monday, January 1, 2007

Be The First To Know



Our members now have the option to receive email messages announcing the latest credit union news and special promotions. To put your name on the e-mailing list, visit our web site at www.pc-fcu.org and click on "Be the First to Know," then fill out and submit the brief sign-up form.

NCUA Spammed



Recently, identity thieves have been using NCUA's name, logo and website design repeatedly in spammed messages distributed across the country in attempts to obtain personal account information and PIN numbers.

Please never respond to emails that appear to be official NCUA messages and surveys.

As a federal agency, NCUA would never directly contact credit union members and would never ask for personal account information.

The following link provides a downloadable brochure specifically for credit union members that includes tips on how to combat electronic identity theft: <http://www.ncua.gov/Publications/brochures/IdentityTheft/PhishBrochure-Web.pdf>.

If you have received phishing emails, instructions are available online at: <http://www.ncua.gov/Phishing/phishing.htm>.

**Make Parkview Community FCU
Your Full-Service Financial Institution!**

WIN \$50.00!

Quarterly Newsletter EZ Quiz

To win, simply answer the following questions, then detach the form and mail or drop it off at the credit union office by November 1, 2006. If your entry is selected from among the correct ones received, we'll deposit \$50 into your Savings Account. You must be a member to win.

1. What was the date of our 2nd annual Community Shred Day?

2. What is the processing fee per loan to take advantage of our Skip-A-Payment program? _____

3. What federal regulation places certain monthly limits on transactions made from your Savings Account? _____

Name _____

Address _____

Phone Number _____

Account Number _____

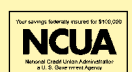
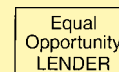
Detach this form and return it to the credit union office.

2100 Eden Park Blvd., McKeesport, PA 15132

Products & Services

- Share Savings Accounts
- Share Certificates
- Individual Retirement Accounts
- Money Market Accounts
- Super Money Market Accounts
- Holiday Club Accounts
- Savings Bonds
- Direct Deposit
- Payroll Deduction
- PC Banking
- Checking Accounts
- CheckingPLUS Accounts
- Business Share & Checking Accounts
- VISA Credit Card
- ATM Card
- VISA Check Card
- VISA Gift Card
- Parkline Audio Response System
- First Mortgages
- Fixed-Rate Home Equity Loans
- Home Equity Lines-Of-Credit
- New & Used Vehicle Loans
- Motorcycle Loans
- Signature Loans
- Share Secured Loans
- Student Loans
- Family Membership
- American Express Travelers Cheques
- Free Notary Service
- Money Orders
- Wire Transfer Service
- Western Union Wires
- Certified Checks
- ZOO Club – special children's accounts
- YAC Club – for teenagers
- NADA Pricing Guide
- LOANLINER
- Web Site
- Members Financial Network

**Contact the credit union
for our current rates on
loans and deposit accounts.**



OUR LOW LOAN RATES GIVE YOU MORE BORROWING POWER!