

The Park Bench

WHERE MEMBERS COME FIRST!

SPRING 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

Privacy Policy Statement

Parkview Community FCU is committed to making available financial products and services that will enable you to meet your financial needs and reach your financial goals. Protecting personal information and using it in a manner consistent with your expectations is a high priority for everyone associated with Parkview Community FCU. As a member of our credit union, you also have a responsibility to safeguard your financial information.



To ensure that you can rely upon the quality of products and services we make available, our credit union stands behind the following privacy policy:

- Our credit union will collect only the personal information that is necessary to conduct our business. That means just what is necessary to provide competitive financial products and services – nothing more.
- Our credit union will protect your personal information. Our credit union will maintain strong security controls to ensure that member information in our files and computers is protected. Where appropriate, we will use security-coding techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of communications and transactions, and protect member confidentiality.
- You will always have access to your information. As a member of our credit union, you will always have the opportunity to review your information and make necessary changes to ensure that our records are complete and accurate.
- Our credit union will only share information when absolutely necessary. We will only share information to administer the products and services we provide, when required to do so by the government, or when we partner with other businesses to offer a broader array of products and services.

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Board Of Directors

Ed Milto, *Chairperson*
Andrea Graziano, *Vice Chairperson*
Wayne Kucich, *2nd Vice Chairperson*
Mary Ann McFarland, *Treasurer*
Kathy Brady, *Secretary*
Frank Coates, *Director*
Gina Tatkus, *Director*

Supervisory Committee
Harry Kucich, *Chairperson*
Wayne Kucich
Harry Casperson

Our Low Loan Rates Give You More Borrowing Power!

President's Message



Two New Services

This quarter I wanted to use this column to highlight two new services that are available at your credit union.

The first, Members Financed Autos (MFA), makes financing a new or used car with us easier. MFA is an indirect lending program. It lets you obtain credit union vehicle financing right at the dealership, anytime, even when the credit union is not open. It's as easy as visiting any one of the more than 100 local participating dealerships. Simply tell them you are a Parkview Community FCU member and that you want to finance through the credit union. All of the paperwork is done on site at the dealership and you are on your way in minutes.

The other new addition to our list of products and services is Visa Gift Cards. Like store gift cards and gift certificates, Visa Gift Cards are worth a fixed amount of money that is "loaded" onto the cards when they are purchased. But Visa Gift Cards offer more flexibility, since they can be used to pay for purchases anywhere Visa debit cards are accepted. Available in a variety of designs, Visa Gift Cards make a great last-minute gift idea. They're also a safe choice for those hard-to-shop-for friends and family members.

Watch our web site for a list of dealerships participating in the Members Financed Autos program. If you'd like more information about the program, or if you want to pick up a Visa Gift Card, call or stop by the credit union.

Sincerely,

Gina Tatkus
CEO/President

**Serving You
More By Serving
You Better!**

Privacy Policy Statement Continued...

- Our credit union will partner only with businesses that follow strict confidentiality requirements. The businesses we select will offer products designed to enhance our members' economic well-being. Under no circumstances will we authorize these firms to charge your account without your express consent, and we will not sell member information to telemarketing firms.
- Our credit union will offer you a choice in how your information is used. Any member of our credit union may elect to keep their information from being shared with our business partners. We will inform you on how to exercise your choice and will take all reasonable steps to make sure your requests are followed. At least once a year, we will remind all members of your right to choose.

CERTIFICATE SPECIALS

For a limited time, Parkview Community FCU is offering two special Share Certificates. The rates and terms are as follows:

Term	APY*
7 Months	4.07%
13 Months	4.59%

Minimum deposit \$5,000.

Don't forget, all deposits at your credit union are federally insured up to \$100,000. That means you can earn a great rate of return *and* enjoy the security of knowing your money will be there for you when you need it. Call or stop by the credit union to invest in a Parkview Community FCU Share Certificate today!

*Annual Percentage Yield. Some restrictions apply. Offer may be withdrawn without prior notice.

Checking Account Seminar

Parkview Community FCU is conducting a seminar for students age 12 to 18 called "Your First Checking Account And How To Manage It." Members and nonmembers are invited to attend.

Date: Monday, May 15, 2006

Time: 7:00 PM

Location: Auberle Main Campus
1101 Hartman St., McKeesport, PA

In order for us to prepare for proper seating, we ask that you RSVP. Please call (412) 678-9564 if you would like to reserve a spot for your children and/or grandchildren.



Help our family grow! Pass this newsletter along to a family member or coworker and encourage them to check out Parkview Community FCU!

Save Safely with Our Insured Deposit Accounts!



ELECTRONIC STATEMENTS ARE HERE!

Forget the hassle of more mail every month. PC Banking users can

receive their regular monthly or quarterly Parkview Community FCU statements online instead of by postal mail.

As a PC Banking e-Statement user, you'll enjoy these benefits:

- ✓ **Secure access.** Your statement will be located within PC Banking.
- ✓ **Easy access and retrieval.** Your statements will be stored for up to 3 months.
- ✓ **No more waiting for the mail.** Your statement will be available for your review by the third business day of the month and cannot get lost or fall into the wrong hands.
- ✓ **We'll notify you.** You will receive an email notifying you when your statement is available.
- ✓ **Save room.** Save your digital information to your PC and eliminate boxes and file cabinets.
- ✓ **Convenient links.** Newsletters and promotional brochures will be included as a link in the e-Statement email notification.

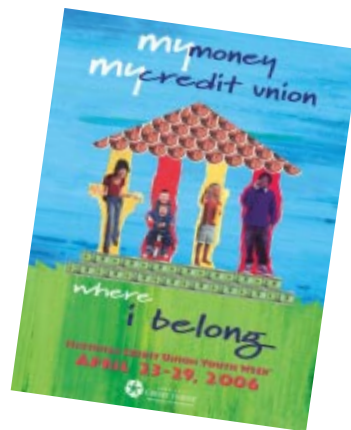
Signing up for free e-Statements is easy. Simply log onto PC Banking, click on the e-Statement option and accept the online e-Statement disclosure. Just like that, you're finished with paper statements!

Youth Week

We here at Parkview Community FCU believe in teaching young people the importance of saving at an early age. We offer accounts for the youths in your life (children, grandchildren, nieces and nephews). And to encourage them to start saving, we're offering something special during National Credit Union Youth Week, April 23-29, 2006.

Youngsters who become a member of the credit union with a minimum deposit of \$25 during Youth Week will receive a bag full of goodies, including a pen, notepad, candy and a \$5.00 McDonald's gift certificate. All Youth accounts including current members will be entered into a drawing to win a \$25 Visa gift card if they make a deposit of at least \$25 during Youth Week. Additionally, youths will have an opportunity to enter our coin-guessing contest. The winner will receive \$20 deposited into their account. We will also be serving hot dogs, chips, punch, etc. on April 24th, and dessert and punch on April 28th.

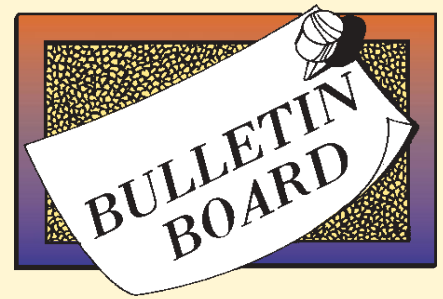
So encourage the youths you know to begin their banking experience with us. Bring them to the credit union during Youth Week so they can join the celebration!



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!



And The Winners Are...

Congratulations to Jeff Lust of McKeesport, PA. Jeff is the winner of our last Quarterly Newsletter EZ Quiz. He received \$50 deposited into his Savings Account.

We're also pleased to announce the winner of our interest-free Visa credit card: Joseph Oliver of Finleyville. Congratulations, Joseph!

2006 Holiday Closings

Memorial Day
Monday, May 29, 2006

Independence Day
Tuesday, July 4, 2006

Labor Day
Monday, September 4, 2006

Columbus Day
Monday, October 9, 2006

Thanksgiving
Thursday, November 23, 2006

Christmas
Monday, December 25, 2006

Please Take Note...

Effective January 1, 2006, the minimum required share balance was reduced from \$50 to \$10. This is good news for members who like to keep as much of their money as possible in higher-paying deposit accounts. It's also good news for non-members who are interested in joining the credit union.

DON'T FORGET...

ATM Access Expanded



You now have more options when it comes to accessing your credit union accounts at ATMs. Parkview Community FCU has entered into an agreement with PNC Bank that gives our members surcharge-free access at PNC Bank ATMs. That's 3,500 locations where you can make transactions on your credit union accounts! To find a PNC Bank ATM near you, click on the PNC Bank link on our home page: www.pc-fcu.org.



Here's An Idea...

You know that line on certain forms that says, "In Case of Emergency Contact..."? You should also add an emergency contact to your cell phone's contact list. Nowadays when Emergency Medical Technicians are looking for clues to a victim's identity, they check the victim's cell phone.

Put your emergency contact under the heading "ICE." Emergency Medical Technicians know that stands for "In Case of Emergency."

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 May 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 is the name of our new indirect lending program? _____

2. What week is National Credit Union Youth Week? _____

3. Our upcoming seminar, "Your First Checking Account And How To Manage It," is for students in what age range? _____

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.**

Have Your Family Members Joined The Credit Union?