

The Park Bench

WHERE MEMBERS COME FIRST!

SUMMER 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



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 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

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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

Make Membership A Family Affair!



VISA GIFT CARDS

Here's a great gift idea for those hard-to-shop-for friends and family members – 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!

Vacation Skip-A-Payment



You still have time to sign up for Parkview Community FCU's Vacation Skip-A-Payment program. For a fee of just \$35 per loan, you can skip the July or August payment on your qualifying credit union loan(s). A portion of the processing fee will be donated to the children and families of Auberle. If you make your loan payments automatically with Direct Deposit or Payroll Deduction, we'll deposit your loan payment into your Share Savings Account. Interest will continue to accumulate on your loan during the month you skip your payment.

The Vacation Skip-A-Payment program can give you the cash you need for any summer expenses without the hassle of taking out a whole new loan. Sign up today! Call or stop by the credit union office nearest you.

President's Message



You ask... What is the difference between Parkview Community FCU and banks? This question is one that I'm asked most often. And for good reason – we not only look like a bank when you walk into our lobby, we also offer similar products and services. But there are two very substantial differences...

- #1 We Are A Member-Owned Cooperative – Our members (that's you) own the credit union. That's right, there are no stockholders to please! Each member owns one share of Parkview Community FCU, regardless of the amount on deposit one may have. Our volunteer Board of Directors are not only unpaid, they are elected by and from the membership (once again, that's you).
- #2 We Are Non-Profit – Because credit unions are cooperative organizations operated by and for their members, in 1937 Congress granted credit unions exemption from most federal and state taxes. While your credit union is designated non-profit it does not mean that we do not generate income. The income earned covers normal operating expenses and after setting aside reserves to meet regulatory requirements, is normally returned to members in the form of new products and services, lower or no fees, higher return on savings and lower rates on loans.

With that said, I ask... Why isn't everyone a member of Parkview Community FCU?

That is were YOU come in once again. We need you to spread the credit union message to your family, friends, neighbors and coworkers. In order to keep expanding the products and services and technology to meet YOUR ever-changing needs, we need new members to join Parkview Community FCU. We also want current members to become more active. What I'm trying to say is: we need you to consider PCFCU for all you financial needs, such as your checking account, your car loans and home equity loans, and your investments.

You also ask... What transpired in 2005?

Well, once again we were working very hard to meet all of your daily financial affairs. Throughout the year we expanded our list of products and services to include Overdraft Advance, E-Bill Pay, E-notifications and E-statements. We also entered into an agreement with PNC Bank that provides members surcharge-free access to more than 3,500 PNC Bank ATMs. And most recently we began offering PCFCU on-the-spot car financing at any of our more than 100 Members Financed Autos (MFA) local dealerships.

As always, thank you for your continued support of Parkview Community Federal Credit Union.

Sincerely,

Gina M. Tatkus
President, CEO

Note: This message first appeared in our 2005 Annual Report.



Get The Latest Credit Union Information Online

Visit Our Web Site at www.pc-fcu.org

Save For Your Future With Parkview Community FCU!

Protecting Your Identity Continued...

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.

A HELPFUL HINT

Have trouble remembering your Personal Identification Number (PIN) for your ATM card or debit card? Try entering it in your address book as the last four digits of a fake phone number.



Phishing Alert

Hundreds of thousands of consumers have found themselves the victims of an email scam known as "phishing." It involves high-tech criminals who pretend to be a legitimate company, such as a financial institution or credit card-issuer. Hiding behind the anonymity of the Internet, the

criminals send out official-looking emails designed to trick consumers into divulging financial and personal information, such as account numbers, passwords, user names, Social Security numbers and other sensitive data.

In most cases, the email claims there is an account problem or warns of a possible fraud threat. Either way, the whole idea is to convince the consumer there is an immediate need to update their financial information.

We will never ask you to provide any kind of confidential or financial information via an email request. If you receive an email from Parkview Community FCU requesting financial information or any other sensitive data:

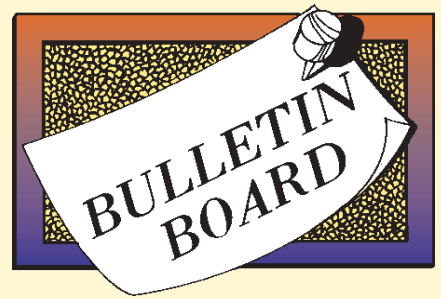
- *Treat the email with suspicion.*
- *Do not reply to the email or click on a link within the email message.*
- *Contact us as soon as possible to report the suspicious email.*
You can reach us by calling (412) 678-9564.

If you have any questions, please contact any Parkview Community FCU representative.

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.

Your Credit Union Is "People Helping People."



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

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

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.

PC BANKING

Parkview Community FCU's PC Banking service provides convenient online access to your credit union accounts. You can use this great service to make a wide variety of transactions.

- ✓ *Transfer funds between accounts*
- ✓ *Withdraw cash (mailed to your home in check form)*
- ✓ *Check account balances*
- ✓ *Review transaction histories*
- ✓ *See if a check has cleared*
- ✓ *And more!*



We also offer an online bill payment service, E-bill Pay. You don't have to sign up for E-bill Pay to use PC Banking, but take a good look at this service before you pass it over. It makes paying your bills very convenient by eliminating the need for you to buy stamps, write checks and make special trips to the post office.

You can sign up for PC Banking through our web site at www.pc-fcu.org. To sign up for E-bill pay, click on Bill Payment from your PC Banking account.

**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 August 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. We offer Visa Gift Cards in denominations of up to how much? _____
2. What is the name of our online bill payment service? _____

3. What program lets you skip one month's payment on your qualifying credit union loans? _____

Name _____

Address _____

Phone Number _____

Account Number _____

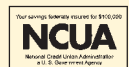
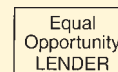
Detach this form and return it to the credit union office.

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.**



We Have Low-Interest Loans For All Occasions!