

The Park Bench

WHERE MEMBERS COME FIRST!

WINTER 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

MARK YOUR CALENDAR!

THE 71ST ANNUAL MEETING

It's time once again for Parkview Community FCU's Annual Meeting. All members are invited to attend this important credit union event. It's your chance to find out how Parkview Community FCU fared in the past year and get actively involved in your credit union's future. There will also be an election of candidates to our Board of Directors.

Date: Sunday, March 26, 2006

Place: Cavanaugh's Restaurant
623 Long Run Road, McKeesport

Agenda: 1:00 – Doors Open
1:30 – Business Meeting/Election
2:00 – Buffet Lunch

Tickets will go on sale February 13 at a cost of \$13 each. Seating for lunch will be limited and is available on a first-come basis.



Call For Nominees

We need nominees to run for the two vacant positions on our Board of Directors. We're looking for responsible, dedicated and hardworking members who feel they have what it takes to lead this credit union into the future. If you're interested in running, please contact the credit union in writing by March 10, 2006. A letter of intent can be mailed to 2100 Eden Park Boulevard,

McKeesport, PA 15132 or delivered to either credit union office.

We hope to see you there!

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

Your Credit Union Is "People Helping People!"

President's Message



Avoid Common Taxpayer Mistakes

There's a very simple reason why the IRS encourages taxpayers to review their tax returns before submitting them: Any errors on a return may delay its processing. Here are some of the most common mistakes the IRS sees.

- **Math errors.** Mistakes in both addition and subtraction are common.
- **Information entered incorrectly, or not at all.** Many taxpayers write the wrong number when they enter Social Security numbers, tax from the tables, and identification numbers for child care providers. Others simply forget to enter some of these figures.
- **Information entered on the wrong line.** This happens frequently with withholding and estimated tax payments.
- **Computation errors.** The child and dependent care credit is one figure that many taxpayers calculate incorrectly. Another is the earned income credit.

Also, be sure to include with your return all the necessary schedules and forms, including any 1099-R forms showing tax withheld. And of course, include a check or money order if you owe tax. More tips on filing can be found at the IRS web site, www.irs.gov.

One last piece of advice: If you're due a tax refund, you can receive it quicker by having it Direct Deposited into your credit union account. The IRS estimates that tax refunds sent via Direct Deposit arrive up to three weeks sooner than those sent by regular mail. Contact the credit union for complete details.

Sincerely,

Gina Tatkus
CEO/President



BIG NEWS!

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.

5 Steps To Successful House Hunting

Choosing a new home is one of the biggest financial decisions you'll ever make. For that reason, it can sometimes seem like such a daunting task, you aren't sure how to go about it. Here's how: simply follow the five steps outlined below.

1. **Study Local Market Conditions.** Determine which areas in your region are *buyer's markets*, where the number of available homes exceeds demand, and *seller's markets*, where the opposite is true. Be aware that you'll probably have to spend more for a home that's located in a seller's market.
2. **Focus Your Search.** Figure out what you want and need in a home before you start your search. Factors to consider include whether you want to live in a single-family dwelling versus a condominium or townhouse, whether you want a new home or a resale, what kind of neighborhood you want to live in, and of course your price range.
3. **Visit Homes.** Take detailed notes on each home you visit. Pay attention to practical details such as square footage, annual property taxes and average utility bills.
4. **Compare And Contrast.** Judge each home you've visited based on how well it meets your wants and needs. Then compare them against each other. Identify the ones that have most of the features you consider to be important.
5. **Make Your Choice.** Choose your home from among the finalists based on how well it meets your needs, as well as on its resale value. And above all take your time while making your decision – after all, it's an important one!

Charity Drives

Recently, Parkview Community FCU made a donation to the McKeesport Salvation Army's Kettle Drive. A cash donation of over \$2,500 was raised by member contributions through a Kettle Drive and through our Vacation and Holiday Skip-a-Payment programs. \$5.00 of each \$35 Skip-A-Payment fee collected went to the charity fund.

Parkview Community FCU members also donated \$1,066.90 to our Hurricane Katrina relief fund. We matched \$1,000 of your donations, making the credit union's total contribution to the PA Credit Union Foundation \$2,066.90.

Our sincere thanks to everyone who contributed to these charity drives, either by participating in the Skip-A-Payment programs or by making a cash donation.



It Pays To Save With Parkview Community FCU!



Attention, PC Banking Users!

Parkview Community FCU is committed to providing you with the best products and services in an effort to make handling your finances as easy as possible. With this in mind, we are proud to offer E-Notifications.

E-Notifications require you to view important notices about your account from the convenience of PC Banking in lieu of receiving them in the mail. Using the email address we have on file, we will send you an alert that a notice is ready for your viewing on PC Banking. Simply log onto PC Banking and view and/or print the notices regarding non-sufficient funds activity, past-due loan payments and maturity of CDs. In order for you to receive your E-Notifications, please ensure that we have your current email address.

Getting Involved In Our Community

Benefit Fairs

Parkview Community FCU employees Liana Falchetti and Gina Tatkus recently attended Echostar & Steamfitters Local 449 benefit fairs. Current and potential members stopped by their booth for information on the credit union. Both companies have been supportive of Parkview Community FCU for many years and offer payroll deduction for their employees. Echostar employee Todd Prosser and Steamfitter employee Kevin O'Keefe each won a \$50 TGI Friday's gift card just for stopping by.

AARP Presentation

Credit union employee Lin Capozzoli made a presentation on preventing and dealing with identity theft to 110 members of Versailles Borough AARP Chapter. Lin offered helpful information and shared her own personal experience with identity theft.



Showing Some Team Spirit

To show our support for the McKeesport Tigers football team before their WPIAL title game, Parkview Community FCU decorated telephone poles and trees with red and blue ribbons. We also hung a banner on the building.

From left to right: Gina Tatkus, Parkview Community FCU President/CEO; Charley Kiss, MASD Athletic Director; Daniel

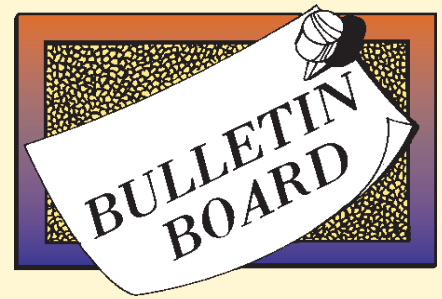


Kopolovich, Tigers QB; Travis McBride, Tigers RB/DB; Anthony Leonard, Tigers FB/LB; Lin Capozzoli, Parkview Community FCU Teller.

Congratulations Quad A PA State Champs!

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.



And The Winners Are...

Congratulations to Paul Suhy of McKeesport, PA. Paul is our fall Newsletter EZ Quiz winner and received \$50 deposited into his Savings Account.

We're also pleased to announce that Mary Lou Goring is the winner of our drawing for a giant Christmas stocking. Congratulations, Mary Lou!

2006 Holiday Closings

- New Year's Day**
Monday, January 2, 2006
- Martin Luther King, Jr. Day**
Monday, January 16, 2006
- Presidents' Day**
Monday, February 20, 2006
- 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

Get The Latest
Credit Union
Information Online
Visit Our Web Site
at www.pc-fcu.org

Encourage Your Family Members To join The Credit Union!

ATM Safety Tips

It doesn't matter if you're using an ATM card, a debit card or even a credit card at an ATM – you should always follow these tips to stay safe.

- ✓ Protect your Personal Identification Number (PIN). Memorize it and keep it a secret. If you write it down, don't keep it in your wallet with your card.
- ✓ Be aware of your surroundings. If you see anyone lurking around the area, stay in your car and go to another machine. At night, choose an ATM that is well-lit. Having another person accompany you provides even more security.
- ✓ Have your card and any paperwork ready before you get to the machine.
- ✓ After receiving money from an ATM, leave immediately. Don't wait to count your money – make sure you have your card and your receipt, then leave.
- ✓ At a drive-up ATM, make sure all passenger windows are closed and all doors are locked.
- ✓ When using an ATM in a vestibule, close the entry door completely upon entering and exiting.
- ✓ If your card is lost or stolen, or if you notice any unauthorized transactions on your monthly statement, immediately notify the financial institution that issued you the card.



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

WIN \$50.00!

Winter 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 February 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. Our members now have surcharge-free access to 3,500 ATMs owned by what financial institution? _____
2. How much did our members donate to the credit union's Hurricane Katrina relief fund? _____
3. Which credit union employee made a presentation on identity theft to the Versailles Borough AARP Chapter? _____

Name _____

Address _____

Phone Number _____

Account Number _____

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

2100 Eden Park Blvd., McKeesport, PA 15132

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

Seasons Greetings From Your Credit Union!