



The Park Bench

Where Members *Always* Come First!

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SAVE THE DATE!

THE 72ND ANNUAL MEETING

Parkview Community FCU's Annual Meeting is right around the corner! 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: March 24, 2007

PLACE: Parkview Community FCU McKeesport Office lobby

AGENDA: 9:30 a.m. – Doors Open
10:00 a.m. – Business Meeting/Election

Refreshments will be served and there will be drawings for various door prizes including a \$500 grand prize.

There is no cost to attend. Please RSVP by March 16, 2007 by filling out the coupon below and dropping it off at either credit union office.

72nd ANNUAL MEETING FORM

Name _____

Address _____

Phone Number _____ # Of Attendees _____

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 9, 2007. 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!

The entire staff and Board of Directors at Parkview Community Federal Credit Union would like to take this opportunity to thank you for your loyal membership this past year. Best wishes for a safe and happy holiday season to you and your family.



**PARKVIEW
COMMUNITY**
Federal Credit Union

Where Members *Always* Come First

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

Community News

Bombardier Membership Drive

Business Development Specialist Lechelle Brown & Member Service Manager Liana Falchetti visited both Bombardier sites in West Mifflin on October 10th & 11th. Current and potential members stopped by their booth for information on the credit union and many actually joined the credit union on these days. Bombardier has been supporting PCFCU since 1985 and offers payroll deductions, direct deposit and office space located in the ACAS building.

Auberle Fundraiser

On October 28th, Business Development Specialist Lechelle Brown & Teller Lin Capozzoli volunteered selling 50/50 during Auberle's annual fundraising bingo. PCFCU has been involved with Auberle for many years by providing credit union services to their employees and residents.

Skip A Payment Donation

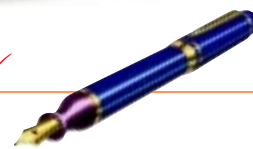
PCFCU recently made a donation to Auberle. A cash donation of over \$2,000 was raised by member contributions and through our Vacation and Holiday Skip-a-Payment programs. \$5.00 of each \$35 Skip-A-Payment fee collected went to the charity fund.

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 "PEOPLE HELPING PEOPLE!"

President's Message



Ask Questions To Avoid Fake-Check Scams

Good judgment is the best line of defense against counterfeit check fraud. No matter what the story is for why you are "fortunate" to get a windfall of money, here are a few questions to ask:

- Did the check come from someone you don't know? OR
- Did you receive this cashier's check, official check or teller's check as payment for merchandise you sold over the Internet?
- Did the buyer overpay the purchase price?
- Did the buyer instruct you to return the excess funds by wire transfer?

So maybe you have won a lottery or sweepstakes you don't remember entering. Or maybe you have been offered an exclusive way to get rich quick. And we're all sure that a relative, that we didn't know we had, left us a big inheritance.

Fraudsters are very good at exploiting our trust. Don't be offended if our staff asks you questions about checks you are depositing. We may help keep you from being a victim of the latest scam. Be sure the check is real before you send any money or ship any goods.

Looking for more information on how to protect yourself from fraud, scams and identity theft? From our home page, www.pc-fcu.org, click on the "Protect Yourself From ID Theft" button on the bottom. This will take you to the FDIC (Federal Deposit Insurance Corporation) homepage. From here you can search for any topics that may be of interest to you. And as always, if you have any questions or concerns, don't hesitate to contact Parkview Community FCU at (412) 678-9564.

Sincerely,

Gina M. Tatkus
President, CEO

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

Board Of Directors

Ed Milto, *Chairperson*
Andrea Graziano, *Vice Chairperson*
Mary Ann McFarland, *Treasurer*
Kathy Brady, *Secretary*
Frank Coates, *Director*
Gina Tatkus, *Director*
Cynthia Getsy, *Director*

Supervisory Committee
Harry Kucich, *Chairperson*
Harry Casperson
Frank Coates



DON'T FORGET:

We Have Electronic Bill Pay!

No more stamps to buy, no more checks to write and no more trips to the post office. With our *E-bill Pay* program, you can review, pay and organize all your bills online. Paying bills has never been easier than with E-bill

Pay. It saves time, effort and money!

Take advantage of this alternative to the traditional way of paying bills... for free. There is no charge for this new service. To sign up, simply enroll by clicking on Bill Payment from your PC Banking account. And as always, if you have any questions, please feel free to contact us at (412) 678-9564.

NOTE TO MEMBERS

If you are having difficulties setting up invoices, or would likesomeone to do it for you, please feel free to call 412-678-9564 to set up an appointment with Liana. She will take care of it for you.

The FYI Club FOR YOUR INDEPENDENCE

PCFCU has a new club specifically for members age 18-25, called the FYI Club (For Your Independence Club).

This club can help you gain the financial independence you want and a good credit rating that will benefit you for a lifetime. As a member of the FYI Club, you will realize the money saving and credit building benefits available to you as a credit union member. This is essential whether you are already in the workforce, or heading off to college in the fall.

At PCFCU, we know you are busy. Although you are always welcome to come to the credit union, there is really no need to make the trip. Here are a few of our free and convenient services to make life easier for you:

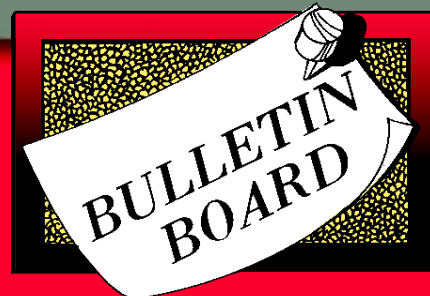
- ✓ Free first box of checks
- ✓ Free ATM/Visa Check Card
- ✓ Free PC Banking
- ✓ Free Telephone Banking
- ✓ Free E-Bill Pay
- ✓ And So Much More...

We are also prepared to help you establish good credit, something you'll need later in life. We have a variety of loans, including new or used vehicle loans, computer loans, personal loans, and VISA Credit Cards, just to name a few.

Call or stop by today to become a member!



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



And The Winners Are...

Congratulations to Debbie Swank of Liberty Boro, Pa., and Fallon Gallatin of McKeesport, Pa. Debbie is the winner of our last Quarterly Newsletter EZ Quiz. She received \$50 deposited into her Savings Account. Fallon is the On-Line Services \$250 gift card winner.

Congratulations Debbie & Fallon!

Holiday Closings

New Year's Day

Monday, January 1, 2007

Martin Luther King, Jr. Day

Monday, January 15, 2007

Presidents' Day

Monday, February 19, 2007

Memorial Day

Monday, May 28, 2007

Independence Day

Wednesday, July 4, 2007

Labor Day

Monday, September 3, 2007

Thanksgiving Day

Thursday, November 22, 2007

Christmas Eve

Monday, December 24, 2007—
close at 1:00 p.m.

Christmas Day

Tuesday, December 25, 2007



AMERICA'S
CREDIT UNIONS™
Where people are worth more than money.™

What makes credit
unions so great?
YOU, the members.

Direct Deposit Of Tax Refunds

You can have your federal income tax refund Direct Deposited into your credit union account. Receiving your refund in this manner has lots of benefits. It's...

- ✓ **Quick** – According to the IRS, refunds disbursed via Direct Deposit arrive up to three weeks sooner than those sent by mail.
- ✓ **Safe** – Since your money is sent electronically, there is no danger of it being stolen or lost in the mail.
- ✓ **Easy** – You don't have to make a special trip to the credit union to deposit your check. It's deposited for you automatically.



To receive your refund via Direct Deposit, simply check the appropriate box on your return to indicate whether you want your refund deposited in your Savings or Checking Account. Then enter our routing number, **243382394**, and your account number. Please note that if your tax return is a joint return, your refund must be deposited into a joint account.

If you need more information, call or stop by either of our offices.

**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 February 1, 2007. 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 age range do you have to fall under to be eligible for membership in our FYI Club? _____
2. What is the cost to attend the 72nd Annual Meeting? _____

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 Telephone Banking 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.**

