

The Park Bench



Where Members *Always* Come First!

Make Your Life Even More Wonderful With Our Holiday Skip-A-Payment

A special gift, a winter trip or whatever your holiday plans include, our Holiday Skip-A-Payment program can help you finance them to make this holiday season the most wonderful yet.

There is a low \$35 processing fee per loan to take advantage of this program. A portion of this fee will be donated to the Cathy G. Charities. We'll deduct the fee from your Share Savings Account for you. If you make your loan payments automatically with Direct Deposit or Payroll Deduction, we'll deposit your payment into your Share Savings Account. Interest will continue to accumulate on your loan during the month you skip your payment.

Sign up for the Holiday Skip-A-Payment program today by stopping by the credit union or giving us a call.

**Excludes MAPS and credit card loans.*



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**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

ZOO CLUB PARTY



Our sincere thanks to everyone who attended Parkview Community FCU's Annual Zoo Club party on August 13, 2008. This was our 22nd Annual summer party for members age 12 and under. The kids who attended enjoyed an afternoon of fun and games at Renzie Park.

We look forward to seeing you next year!!!

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.

NEED A LOAN? SEE US FIRST!

“SPAVING” The Easy Way To Spend And Save!



Spending and saving has never been easier or more convenient for you. We know that it's important to save money, but with the holiday season coming up, it's not as easy. Gifts, decorations, a family getaway are just some of the financial strains of the season. Parkview Community FCU has come up with a great way to give you the money you need for the busy holiday shopping season and also help you save for future expenses.

With “Spaving,” you take out a 12-month personal loan for \$3,000. You immediately get \$1,500 to spend on the things you need. The other \$1,500 is deposited into a 12-month Parkview Community FCU Share Certificate that earns interest.*

This great offer expires December 31, 2008. So, call Becky or Kathleen at 412-678-9564 for more information today!

**Loan approval is subject to your meeting Parkview Community FCU's established credit criteria. Your loan terms may differ depending on your credit qualifications. Term of 12 months. Offer will expire December 31, 2008. Half of the loan proceeds will be deposited to a secured Parkview Community FCU 12-month Share Certificate account that will be paid dividends based on the prevailing rate. Accounts and services subject to individual approval. This offer may be withdrawn at any time.*

New Contact Information?

If you have a new address or phone number or changed your name through marriage, please notify us. It's important that we have your current information. Thank you.



**Parkview Community Federal
Credit Union Members:**

Receive A

\$150 Gas Card!

Upon used vehicle purchase from
Enterprise Car Sales.

October 1 - 31, 2008

Monday - Thursday 9 a.m. - 8 p.m.

Friday 9 a.m. - 6 p.m.

Saturday 9 a.m. - 4 p.m.

Call 412 678-9564 to get pre-approved today!



Visit Us At Enterprise Car Sales

N. Versailles 1115 Lincoln Hwy. 412 823-0100

W. Mifflin 1409 Lebanon Church Rd. 412 650-5824

*\$150 gas card will be issued 30 business days upon purchase (or financing) of vehicle. Offer valid only on Enterprise vehicles purchased from 10/1/08 - 10/31/08 and financed through Parkview Community Federal Credit Union. Offer void when 7-Day Repurchase Agreement is activated. No cash advances. Cannot be combined with any other offers. Not valid on previous purchases.

The "e" logo, Enterprise, and "Haggle-free buying. Worry-free ownership." are trademarks of the Enterprise Rent-A-Car Company. All other trademarks are the property of their respective owners. ©2008 Enterprise Rent-A-Car Company. 00336 9/08 SH

**Preview our all-star lineup of late-model
vehicles at cuauto deals.com**

Share PCFCU with your family members and co-workers so that they can enjoy the money-saving products and convenient services you already enjoy.

Board Of Directors

- Andrea Graziano Chairperson
- Ed Milto Vice Chairperson
- Cindy Getsy Treasurer
- Kathy Brady Secretary
- Gina Tatkus Director
- Frank Coates Director
- Mary Ann McFarland Director

BULLETIN BOARD

COMMUNITY NEWS

International Credit Union Day

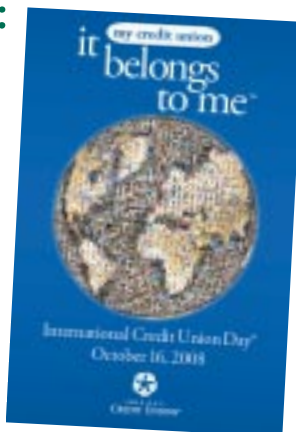
Proudly Say, "My Credit Union:
It Belongs To Me"

International Credit Union Day, October 16, 2008, is a special time set aside for credit unions around the world to celebrate their history, their values and their great works yet to come.

In the United States, there are more than 8,500 credit unions serving over 89 million members, and worldwide, there are more than 170 million members in 97 countries who will be celebrating this great day together.

The McKeesport office will be serving refreshments that day. Members can sign up to win a \$75 Visa Gift Card.

We look forward to seeing you and serving all of your financial needs in the years to come!



Holiday Closings

Columbus Day

Monday, October 13, 2008

Veterans' Day

Tuesday, November 11, 2008

Thanksgiving Day

Thursday, November 27, 2008

Christmas Eve

Wednesday, December 24, 2008 –
close 1:00 p.m.

Christmas Day

Thursday, December 25, 2008

Coming Soon... Reloadable Visa Card

With this card, you'll be able to put your own money onto it so you can make purchases at stores around the world that accept Visa debit cards. It can help make managing your finances easier and is safer to carry than large amounts of cash.

Be on the look out for more information to come soon!

Participate In Member Fest! During International Credit Union Week: October 13-17



In honor of this special week where credit unions celebrate each other and their members, we decided to do something extra special for our members.

If a current member refers a new member who joins the credit union, the current member receives \$25. The new member receives \$25 too, and we make their initial deposit of \$10. Those who qualify will be entered into a drawing to win \$1,000.

Start referring members today to get your special reward!

The new member will receive \$25 once the new member is a member for 90 days.

Home Energy Enhancement Loan

Every year, the average home spends approximately \$2,000 on energy bills. If you change your appliances to be energy efficient, you could save about \$75 in energy costs every year. Over the years, that really adds up.

To help you make this transition as easy and affordable as possible, Parkview Community FCU offers our Home Energy Enhancement Loan.* You can use this loan to purchase energy-efficient appliances like a dishwasher, hot water heater, refrigerator, freezer, washer, and dryer. We'll even give you a .25% discount on the rate to help you out!

For more information, please give us a call or stop by the credit union.

**Member must prove how the money will be spent.*



Safe Holiday Shopping Tips

When shopping at a store, you should:

- Carry small amounts of cash.
- Tell someone your shopping plans before leaving your house.
- Park close to the entrance in a well-lit area.
- Keep purses and bags closed and near your body.

When shopping online, you should:

- Be cautious with unfamiliar or new companies.
- Never wire money to a stranger.
- Look at your account balances often to check for fraudulent activity.

Have a safe and fun holiday shopping season!

Important Notice

Address Information

When mailing payments or documentation to the credit union, please make sure to use our physical address of 2100 Eden Park Boulevard, McKeesport, PA 15132. Also, please verify all automated bill pay payments have this correct address. All payments or documentation that is currently being mailed to our PO Box may be returned.

Effective immediately, when needing to contact the supervisory committee please use our NEW PO Box 315, McKeesport, PA 15131 address. The old PO Box 1084 will no longer be accepting mail and items may be returned.

Thank you.




**Visit us online at
www.pc-fcu.org, where
we're open 24/7!**

New PCBanking Features

Account Share – this enhancement allows you to share your account(s) with another Parkview Community FCU member. All you will need to do is click on the link in the upper right hand corner of your PCBanking home page and complete the needed information, such as account number and last name of the member who you would like to give access to your account. Shared accounts can be set up to allow the other member to transfer to and from your account and view balances and history. Not only do you have the flexibility of the type of access you allow but you can define the frequency of transactions and the dollar amount. This feature will assist members who want to transfer funds by phone to another account that is not titled the same. Also, if something comes up while you may be out of town you have the ability to logon and give limited access to your account(s).



ACH – this enhancement located under the “Inquires” link on the left hand side of your PCBanking home page will allow you to see the ACH/direct deposit items submitted to PCFCU but waiting to be posted to your account on the effective date.

As always, if you have any questions on these new features feel free to contact us at **412-678-9564**.

Affiliate Marketing Notice

Effective October 1, 2008, PCFCU is required to inform you of your choice to receive or limit information about other products and services, or special offers from our affiliates.

Affiliates are businesses that we partner with who provide other products and services and/or special offers that you as the member may benefit from. In order for our affiliates to market these products and services and/or special offers to you, we share specific information about you with them.

After October 1, 2008, we will no longer be able to share your specific information with our affiliates if you exercise your right to opt-out. Should you choose to opt-out, your opt-out will remain in effect for a minimum of 5 years and/or until revoked by you in writing. Please be aware that even if you opt-out, we will continue to share your information to conduct business as described in our Privacy Notice, to the extent permitted by law.

If you wish to exercise any of your opt-out rights, you may opt-out in one of the following ways:

- Call us at 412-678-9564, from 9:00 am to 4:30 pm (Mon-Tues-Wed-Fri) or 9:00 am to 6:30 pm (Thursday).
- Complete and sign the information listed below and mail it back to us at: Parkview Community FCU, 2100 Eden Park Blvd., McKeesport, PA 15132



OPT-OUT FORM

Name (print):

Phone Number:

Member Number:

Signature: