



# The Park Bench

Where Members *Always* Come First!

## Skip-A-Payment So You Don't Have To Skip The Good Things

At Parkview Community Federal Credit Union, we don't want you to skip the good things in life because of a lack of funds. There is one thing, however, that you can skip that will give you some extra money for the summer. Sign up for our Vacation Skip-A-Payment program, and you can skip one month's payment on your qualifying loans.\*

There is a low \$35 processing fee per loan to take advantage of this service. A portion of which will be donated to a local charity. For your convenience, the fee will be automatically deducted from your share savings account. If your loan payments are made automatically with payroll deduction or direct deposit, your loan payment will be deposited into your share savings account. Interest will continue to accumulate on your loan during the month you skip your payment.



Don't skip this great opportunity to get the cash you need for whatever your summer plans include. Sign up for our Vacation Skip-A-Payment program today by stopping by the credit union or giving us a call.

*\*Excludes real estate and credit card loans.*

## Annual Meeting Results

We would like to thank everyone who attended the 73<sup>rd</sup> Annual Meeting of Parkview Community FCU, which was held at the main office on March 29, 2008. Three incumbents, Andrea Graziano, Ed Milto and Maryann McFarland, were reelected to new 3-year terms as members of the Board of Directors.

### 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.*

### IN THIS ISSUE:

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- Don't Sweat About Your Finances This Summer With Family Membership
- Scholarship Winners
- Plus Much More...



**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](http://www.pc-fcu.org)

PARKLINE 1-800-947-0681

Local: (412) 678-LINE

# All Of Your Credit Score Questions Answered . . .

With ScoreRight™



At Parkview Community Federal Credit Union, we know that our members are aware of their credit score. You know what it is and how it affects your everyday lives. There are many resources available that will give you your credit score, but are there many places to turn that give you specific steps to improve your credit score? Your credit union has the answer in ScoreRight™.

We are proud to offer this service to our members. We can work with you to show you what you can do to improve your credit score. We're not just going to give you general suggestions; anyone can do that! We're going to give you steps that are specific to you and your situation.

The program can create different scenarios. If you inherited a large sum of money or received a significant tax refund, ScoreRight™ can show you exactly where to put the money first to start lowering your debt immediately. The best part is that your improved credit score can be seen right away! Or, perhaps you want to raise your score to a certain number. ScoreRight™ can show you exactly what to do to get your desired number. It can also help you improve your score so that you can get the loan you want with the best interest rate possible.

To schedule an appointment to work with ScoreRight™ or to get more information, stop by either office or give us a call today.

SHARE US WITH YOUR FAMILY!

## — SAFETY FAIR —



Our 2<sup>nd</sup> Annual Safety Fair which was held on May 17, 2008 was another huge success. PCFCU teamed up with the McKeesport Fire Department, McKeesport Weed and Seed Initiative, PA State Police, Shred-It and the US Postal Service. These local organizations provided information on bicycle safety, child safety seat inspections, crime prevention, fire safety and identity theft prevention. Passport processing and document shredding were also available.

A live broadcast from country radio Y108 and a special appearance from Pittsburgh's very own # 69 Pittsburgh Steeler Jason Capizzi to sign autographs and football memorabilia was the highlight of the day. The fair was free to both members and non-members and was a huge success. Thank you to all who participated!

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

The staff at Parkview Community FCU is getting more involved in the community.

Liana Falchetti, Debbie Puskaric and Robin VanEstenberg recently volunteered at the White Oak Elementary PTA Family Fun Night. The event was held to raise money for the PTA to pay for special parties, school assemblies and field trips for the children. In addition to the donated time of the staff, PCFCU also made a monetary donation for the special event.



Employees: Member Services Manager, Liana Falchetti, Teller, Debbie Puskaric, and Accounting Manager, Robin VanEstenburg

Business Development Specialist Lechelle Brown is continuing to involve Parkview Community FCU in the community by participating in several recently held events. So far she has participated in the following:

- She was a guest at the MVPC's (Mon Valley Provider's Council) Boss and Me event which invites over 100 students from area high schools to learn the aspects of different professions from actual area professionals.
- The Mon Yough Science Fair sponsored by UPMC McKeesport, Pittsburgh Institute of Aeronautics and the Regional Chamber Alliance. She had the privilege of judging hundreds of science projects entered by area middle and high school students.
- Lechelle participated as a Community Guest Reader to second graders at Centennial Elementary School in McKeesport. The Guest Reader Day is a major component of the ongoing Ready to Read, Ready to Lead literacy campaign in the McKeesport Area School District.

Lechelle also has been very busy with her financial presentations. She has made several free presentations to students in McKeesport Area High School, Serra Catholic High School and the students of the GOAL (Group-Oriented Adolescent Living) Program of Auberle. As a NEFE (National Endowment for Financial Education) registered instructor, she taught the students about budgeting, using credit wisely and the proper use of savings and checking accounts. Lechelle has also been making free financial presentations to 7<sup>th</sup> grade students at McKeesport's Founder's Hall as a volunteer instructor of BOOF (Banking On Our Future). BOOF is a program offered through Operation Hope which is a non-profit organization that provides financial literacy to youth ages 9-18 at no cost to school districts. The Banking On Our Future lessons are compiled by the National Council of Teachers of Mathematics.

Parkview Community Federal Credit Union constantly strives to give back to the communities it services whether it is through volunteering time for an event/fundraiser or donating to an organization for a worthy cause. It is our way of making the credit union philosophy of "people helping people" a reality.

## Holiday Closings

**Independence Day**  
Friday, July 4, 2008

**Labor Day**  
Monday, September 1, 2008

**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 at 1:00 p.m.

**Christmas Day**  
Thursday, December 25, 2008

## Don't Sweat About Your Finances This Summer With Family Membership

Summer heat can be overwhelming. But, when your family becomes members of Parkview Community FCU, they won't have to sweat about their financial affairs. You know they'll have access to money-saving products, convenient services and competitive rates.



Bring your family members (everyone related to a current member by blood, adoption or marriage) to the credit union so they can have fun in the sun. Now, your entire family can take advantage of our convenient and affordable products and services. Remember, credit union membership lasts a lifetime!

Becoming a member of Parkview Community FCU is easy. Just call, stop by or visit our web site [www.pc-fcu.org](http://www.pc-fcu.org) to see how your family can become members today!

## Scholarship Winners



*CEO, Gina Tatkus, Kellie Kucera, Brandon DeCecco,  
and Chairperson, Andrea Graziano*

**P**arkview Community FCU is pleased to announce the winners of its newly created scholarship program. Brandon DeCecco and Kellie Kucera were both awarded \$500.00 to help them continue in furthering their education.

Brandon is attending Waynesburg University in Waynesburg, PA where in the fall he will be a junior. He is studying to receive his Bachelor's Degree in Accounting and currently has a 3.90 GPA. Upon graduation, Brandon plans to work as a CPA at an accounting firm. He has been a member of Parkview Community FCU since 1998.

Kellie is attending Seton Hill University in Greensburg, PA where she will be entering her sophomore year in the fall. She is majoring in Biology/Pre-Med, which she plans to use to become a Gynecologist/OB-GYN and open her own private practice that will provide medical treatment to all women regardless of their ability to pay. She has been a member of PCFCU since 1989.

The board of directors and staff would like to congratulate both Brandon and Kellie and wish them well in their endeavors of pursuing their dreams. Although the deadline to submit applications has ended for this year, please keep Parkview Community FCU in mind when you or someone you know is seeking assistance in pursuing their postsecondary education in the future.

Information and applications are available at both our Main and Branch offices. Please call 412-678-9564 or 412-655-6868 for more details.



**Visit us online at  
[www.pc-fcu.org](http://www.pc-fcu.org), where  
we're open 24/7!**

## 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.**



**CU SERVICE CENTERS.®**

*The Member-Friendly Financial Network*

Equal  
Opportunity  
LENDER

  
**EQUAL HOUSING  
LENDER**  
We do business in accordance  
with the Federal Fair Housing  
Law and Equal Credit Opportunity Act

Your savings federally insured to at least \$100,000 and backed  
by the full faith and credit of the United States Government  
**NCUA**  
National Credit Union Administration, a U.S. Government Agency