



The Park Bench

Where Members *Always* Come First!

PCBANKING – New Online Enrollment Service

Want to add a Secondary Share Account, apply for a Visa Check/Debit Card or enroll for Bill Pay without having to come into the credit union? Well, now you can do just that and more with Parkview Community FCU's new Online Enrollment Service. This service allows any member to add additional products and services (i.e. Holiday Club Account, E-Statements, Checking Account, etc.) to their main account. You only need to be enrolled in PC Banking in order to access this FREE, easy and convenient service.



Want access to the Online Enrollment Service but aren't registered to use PC Banking yet? Well, click on the Services tab on the PCFCU website (www.pc-fcu.org) then click the PC Banking tab, then click the PC Banking Application link and complete the application. Or, stop by or call us at 412-678-9564 and we'll be more than happy to get you registered. PCFCU's Online Enrollment Service...just another way that Parkview Community FCU *Always* puts its members first.

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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

Wednesday
9:00 AM - 4:30 PM

Web Site: www.pc-fcu.org
PARKLINE 1-800-947-0681
Local: (412) 678-LINE

Calling All Members – It's Member Fest Time!

October 13 –16, 2009



That's right Parkview Community FCU members it's time for Member Fest! You get to show how much you enjoy your banking experience here at the credit union by referring new members. And we plan to reward you well for your special efforts!

If a current member refers a new member who joins the credit union, the current member receives \$25. The new member receives \$25⁽¹⁾ too, and we make their initial deposit of \$10. Those who qualify will be entered into a drawing to win \$1,000⁽²⁾. So, be sure to

refer everyone to the credit union that *Always* puts its members first!!

(1) The new member will receive the additional \$25 deposited into their account after 90 days of being open. (2) Drawing will be held January 25, 2010. Only current members that referred a new member and new members will be able to participate in the drawing. No purchase necessary.

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.



International Credit Union Day 2009



You have a choice when it comes to banking. And when you choose Parkview Community Federal Credit Union to meet all your banking needs, you choose an alternative to for-profit banks. At a credit union, you're not just a customer – you're a member. It really is "your credit union." Banks belong to shareholders, hoping to profit from your transactions. At a credit union, any earnings are returned to you in the form of better rates on loans and savings.

On October 15, 2009, we will celebrate International Credit Union Day and the choice more than 177 million members have made worldwide. Join us at the Main Office in McKeesport for refreshments and a chance to win a \$75 Visa Gift Card. We look forward to celebrating your money, your choice, your credit union!

HAPPY Holidays!

The entire Staff and Board of Directors at Parkview Community FCU would like to take this opportunity to wish you a happy, safe, enjoyable, and stress-free holiday season.

Remember that Parkview Community FCU is here for you during the holidays. PC Banking, Mobile Banking, Bill Pay, and Telephone Banking (Parkline) are just a few of the services available to you seven days a week, 24 hours a day! We hope you have a happy and healthy new year!

COMMUNITY NEWS

Community Shred Day 2009

Parkview Community FCU recently held its Community Shred Day and it was a huge success! Members and non-members alike were able to bring up to 60 lbs. of unwanted personal information and have it shredded right at the credit union's main office in McKeesport. The shredding was done by Shred-It, a professional document management company that the credit union uses for its shredding needs. Those in attendance got to enjoy refreshments and a live radio broadcast provided by B94FM. The credit union also held a drawing for a chance to win a \$50 Visa Gift Card and B94 promotional items.



Have You Seen Us Hanging Around Town?

Parkview Community FCU wanted to let everyone know that it offers a

better banking experience in a big way. So, we've been advertising on a billboard on Lincoln Way (right above Bloom's). So far we've had two pictures up...the first one was of member Andy Sandusky and the most recent is of our Member Service Manager Liana Falchetti and Business Development Specialist Lechelle Brown. They are very eye-catching so be sure to look for them!

PCFCU Helping To Make A Difference

Parkview Community FCU sponsored a kids area at the 4th Annual BAF Memorial Bike Run. This function raises money for the Pulmonary Fibrosis Foundation. This year, we are happy to report that over \$12,000.00 was donated!



Zoo Party

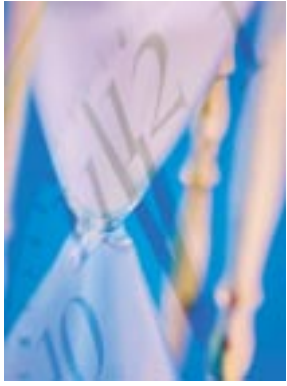
Our sincere thanks to everyone who attended Parkview Community FCU's Annual ZOO Club party on August 12, 2009. This was our 23rd

annual summer party for members age 12 and under. The kids who attended enjoyed an afternoon of bowling at White Oak Bowling Alleys, lunch and treat bags. We look forward to seeing you next year.



BULLETIN BOARD

Regulation Change Important News About Your PCFCU Credit Card And/Or Loan Payment



A new federal law requires lenders to mail or deliver periodic statements for credit cards and other open-end loans (i.e. signature loan, auto loan, home equity lines of credit) to consumers at least 21 days before a payment is due. Parkview Community FCU offers both credit cards and open-end loans to our members that are covered under this new law but the effective date of the law has not allowed us adequate time to comply with the law. We are working diligently to be in compliance with this new law, but in the meantime, if you have a credit card or open-end loan with us we will not consider your payment late⁽¹⁾ if it is received within 21 days of the date on the postmark, regardless of the payment due date(s) printed on your credit union statement.

We will inform you when we become compliant with this new law as well as keep you abreast of any other changes that we need to make in order to be in compliance. Should you have any questions regarding this matter, please call 412-678-9564 to speak with a credit union representative.

(1) This does not include credit card or loan accounts that are currently delinquent.

We're Here To Help!

With the bad economy, it can be difficult to make ends meet.

You can find comfort and support at Parkview Community FCU. If you are having problems meeting your monthly obligations, please contact us. Just stop by or give us a call. We are in the business of people helping people and we take that seriously. Now is a great time to put that idea into practice. We have been able to help other members. We may be able to help you too. Just give us the chance.



PCFCU Facebook Fan

Did you know that you can become a fan of Parkview Community FCU on Facebook? PCFCU has its own page on Facebook and you can become a fan. Go to www.pc-fcu.org and

click on the Facebook link and become a fan. Or, you can login to Facebook and search for 'Parkview Community Federal Credit Union' in the Search Feature. Once the page opens, click on "Become a Fan" and you are now a fan of Parkview Community FCU! The page is updated regularly with upcoming events and new or improved products and services that the credit union has to offer. It's just another way that PCFCU *Always* keeps you connected to make your banking experience with us a better one.



Millionaire For A Day!



When making your holiday and everyday purchases, make sure you reach for your Parkview Community FCU ATM/VISA Check Card. And, make sure you sign for your purchases instead of typing in your PIN. It's safer and reduces the risk of identity theft. The purchase amount is automatically deducted from your credit union Checking Account.

Any purchase that you sign for made during the month of November and December will qualify for the drawing. One winner will be selected and receive interest on \$1 million dollars based on the rate in effect on January 15, 2010, the date of the drawing.

If you don't already have an ATM/VISA Check Card, applying for one is easy! Just stop by or give us a call! Get an ATM/VISA Check Card so you can participate in the drawing and be a millionaire for a day!

Did You Know?

That Tennessee is bordered by more states than any other? The eight states are Kentucky, Missouri, Arkansas, Mississippi, Alabama, Georgia, North Carolina, and Virginia. Even though Tennessee is bordered by the most states, it's not the largest state in size. Alaska holds that distinction with 663,268 square miles of total land. That measures out to be 808 miles wide and 1,479 miles long.

It's Time For Your Holiday Money!

The funds in your Holiday Club Account will be transferred to your Share Account during the week of October 1, 2009.



Open A Holiday Club Account Today!

If you don't already have a Holiday Club Account, it's not too late to open one, and in fact, we encourage you to open one! It can help pay for gifts, trips, decorations, etc. Dividends are paid quarterly. There's no fee for early withdrawal or a monthly service charge. The holiday season is an expensive time of year; it helps to have an easy and simple way to save.

Deposits can be made into your Holiday Club Account via payroll deduction, transfers from other PCFCU accounts or from other deposits. As you can see, your funds are transferred to your Share Account in October, which gives you plenty of time to do all of your holiday shopping.

The next holiday season may seem like it's far in the future, but it'll be here before you know it. Start saving today so you don't have to worry about having enough funds next holiday season. Stop by and open your account today!

We Have Money To Lend AND WE'RE LENDING!

Check out all of the great loans we offer:

NEW AND USED VEHICLE LOANS

- Terms of up to 72 months
- Rates as low as 4.74% APR*
- Finance up to 100% percent of the cost of a new vehicle and up to 100% of the Blue Book value of a used vehicle

VISA CREDIT CARDS

- No annual fee or cash advance fee
- Low 11.99% APR*
- 25-day grace period on purchases

HOME EQUITY LOANS

- Terms from 1-180 months
- Rates as low as 5.49% APR*
- Constant monthly payments

HOME EQUITY LINES OF CREDIT

- Terms from 1-180 months
- Variable rate
- Access to your money when you need it



REFINANCE AND SAVE!

Refinance the loan you currently have with another financial institution with the credit union to take advantage of today's lower rates. And, we're offering up to \$300 cash back for loans you have elsewhere that you refinance with PCFCU.

We can take care of all of your borrowing needs! Stop by, visit us on the web at www.pc-fcu.org or give us a call to learn more.

*APR=Annual Percentage Rate. Rate based on creditworthiness of individual applicant and subject to change without notice.

Experience The Magic Of The Season With Holiday Skip-A-Pay!



Everyone feels the peace and wonder of the holidays. By skipping a payment on your qualifying credit union loan(s)*, you can get the extra cash you need for a winter vacation, to buy gifts and decorations or for whatever!

We'll deduct the low \$35 processing fee per loan automatically from your Share Savings Account. A portion of this will go to charity. If you make automatic loan payments through Direct Deposit or Payroll Deduction, we'll deposit your payment into your Share Savings Account. Interest will continue to accumulate during the month you skip your payment.

Stop by or give us a call to let us know you want to skip a loan payment this holiday season.

*Excludes MAPS and credit card loans.

Holiday Closings

Columbus Day

Monday, October 12, 2009

Veterans' Day

Wednesday, November 11, 2009

Thanksgiving

Thursday, November 26, 2009

Christmas Eve

Thursday, December 24, 2009
close at 1:00 p.m.

Christmas Day

Friday, December 25, 2009