



The Park Bench

Where Members *Always* Come First!

Holiday Funds Available Now!

The funds in your Holiday Club Account were transferred into your Share Savings Account on October 1, 2010. This gives you lots of time to shop, book a trip and take care of your seasonal expenses.



Open A Holiday Club Account Today!

The holiday season can be a very financially demanding time of year: gifts to buy, traveling to be done, decorations to put up, etc. Our Holiday Club Account is an easy and simple way to save for the holiday season when it's convenient for you. You can make deposits through payroll deduction, direct deposit, transfers from other accounts, or in person throughout the year. Dividends are paid quarterly. There's no fee for early withdrawal or a monthly service charge.

Stop by and open your account today!

— Internet Gambling Notice —

The UIGEA (Unlawful Internet Gambling Enforcement Act) prohibits any person engaged in the business of betting or wagering from knowingly accepting payments (i.e. *Restricted Transactions*) in connection with the participation of another person in unlawful internet gambling.

This notice is to inform you that these 'restricted transactions' are prohibited from being processed through your account or membership with us. If you do engage in Internet gambling business and open an account with us, we will ask that you provide evidence of your legal capacity to do so.

Please stop by or call 412-678-9564 to speak with a credit union representative if you have a question or would like more information about UIGEA.

A Great Gift Idea VISA GIFT CARDS



Here's a great gift idea for those hard-to-shop for friends and family members this holiday season – Visa Gift Cards. Visa Gift Cards are worth a fixed amount of money that is set when the card is purchased. They can be used to pay for purchases anywhere Visa debit cards are accepted.

Visa Gift Cards are available in denominations of \$10 through \$500 at a cost of \$2.00 per card. Call or stop by the credit union to learn more, or to pick up a Visa Gift Card today and make your holiday shopping a little easier this year!

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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



Brighten Up The Season With Family, Friends & Holiday Skip-A-Payment!



It's easy to brighten up your holiday season! Just skip a payment on your qualifying credit union loan(s)* so you can get the extra money you need for this financially demanding time of year.

There is a low \$35 processing fee per loan that we will automatically deduct from your Share Savings Account. A portion of this fee will be donated to The Intersection. If you make automatic loan payments through Direct Deposit or Payroll Deduction, your payment will be deposited into your Share Savings Account. Interest will continue to accumulate during the month you skip your payment.

Check your mail for your Holiday Skip-A-Pay letter. If you haven't received one, contact the credit union to learn more.

**Excludes MAPS and credit card loans.*

Open A Youth Account Today!

Winter break is coming up. That's the perfect time to bring your children to the credit union and open a Zoo Club Account or Share Savings Account for your children up to 17 years of age.

Your kids will begin learning the value of saving money at an early age. Stop by today!

COMMUNITY INVOLVEMENT

5th Annual BAF Memorial Bike Run

Parkview Community FCU once again sponsored a Children's area at the 5th Annual BAF Memorial Bike Run. This function raises money for the Pulmonary Fibrosis Foundation. This year we are happy to report that over \$16,000.00 was donated from this event.



Zoo Party

The 24th annual Zoo Club party was held on August 11th. Members age 12 and younger enjoyed an afternoon of bowling at White Oak Bowling Alleys, lunch and treat bags.



Community Shred Day

Parkview Community FCU held its annual Community Shred Day on June 17th. Members and non-members were able to bring unwanted personal information and have it shredded right at the credit union's main office in McKeesport. The shredding was performed by Shred-It, a professional document management company that the credit union also uses for its shredding needs. Those in attendance also enjoyed refreshments and were able to enter into a drawing to win a \$50 VISA Gift Card.

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1st Annual Walk, Run & Ride

Parkview Community FCU was a proud sponsor of OSOY's (Operation Save Our Youth) 1st Annual Walk, Run & Ride Event on August 7, 2010 at Renzie Park in McKeesport. The event which was free to the public was created to bring awareness to drug, violence and abuse among our youth. Participants had a choice of walking or running 5 kilometers (3 miles) in the city of McKeesport, riding their motorcycle through the Mon Valley or simply volunteering. The credit union had a booth at the event where Member Service Representative Mary Beth Musati and Head Teller Tammy Cavallaro provided information about the products and services that PCFCU has to offer.

International Credit Union Day

On October 21, 2010, 186 million credit union members worldwide will join together to celebrate International Credit Union Day. The theme this year is Local. Trusted. Serving you.

Parkview Community FCU along with all credit unions is a not-for-profit, member-owned cooperative. Credit unions return their earnings to their member-owners in the forms of lower loan rates and higher interest rates on savings and investment accounts.

Join us and credit unions around the world to celebrate International Credit Union Day!



Protecting Your Identity

Parkview Community FCU is dedicated to protecting your sensitive information (non-public personal information). And in order to continue to offer you the highest level of protection, we need your help. The following procedures will minimize the exposure to your sensitive information, which will also lessen your chances of being a victim of identity theft.



1. When calling the credit union to request information regarding your account or to initiate a transaction, you will need to provide your member number. You will no longer be able to access your account with your Social Security number. Your member number can be found on your statement or a credit union receipt. Once you have provided your member number, we may ask you additional questions (name, address, phone number or date of birth) to verify your identity. We may also ask you to provide the answer to your security question for further verification. Should any of these questions not be answered correctly or if we have reason to doubt your identity, we will end the call with no further information being provided.
2. If you request account information or a transaction via a facsimile (fax), you should include your member number, the nature of the request and your signature. We will contact you only at the numbers that we have on file for you to verify the authenticity of the request. Once we have taken all the necessary precautions, the request will be completed. Please be sure to provide the credit union with all phone numbers where you can be reached.
3. When an address change is requested, you must submit a signed Address Change Request Form, fax, letter or other note with the old address as well as the new address. Once we receive the request, we will send out a Confirmation of Address Change Form to your old address as well as the new address that you must complete and sign. Once we confirm the authenticity of the signatures, the address will be changed. If you request a new product or service within 30 days from the date of the request, we will ask you to sign a Verification of Address Change Form to ensure that you were the initiator of the original request.

Although the above procedures may seem somewhat excessive, we here at Parkview Community FCU feel that protecting you from identity theft is worth a little inconvenience. Identity theft has been making a devastating impact on so many Americans over the past five years. Hopefully you don't want to take the chance of becoming a victim. We are going to do our part to make sure that we don't cause you to become one.

If you would like to eliminate all of the above new procedures, sign up for Parkview Community FCU's free online service, PC Banking. Applications are available on our web site, www.pc-fcu.org, or by calling (412) 678-9564.

Welcome, Bienvenido, Willkommen, Benvenuto, Bienvenue

That's What We Say To New Members

While we welcome your family members to the Parkview Community FCU family, they can welcome into their lives:

- **Low rate loans**
- **High rate savings & investment rates**
- **Convenient services**
- **Great member service**
- **Lifelong membership**
- **And more**

Stop by, give us a call or go to www.pc-fcu.org to get membership applications for your parents, spouse, children, and siblings today!

Holiday Closings

Columbus Day

Monday, October 11, 2010

Veterans' Day

Thursday, November 11, 2010

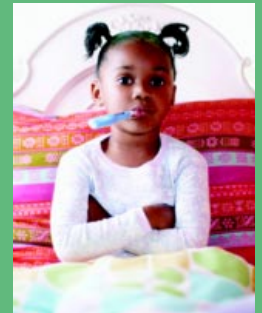
Thanksgiving

Thursday, November 25, 2010

Christmas Eve

Friday, December 24, 2010
close at 1:00 p.m.

Tips To Prevent The Flu



It's flu season again. The virus is most dangerous to infants and young children, the elderly and people with heart disease, lung disease, diabetes, and other chronic medical problems. Here are some ways to keep the flu from spreading.

- ✓ If you're sick, stay home. If you have a fever, chills, cough, sore throat, runny nose, body aches, or other flu-like symptoms, don't go to work or school. That way, you don't end up sharing the flu with your classmates or co-workers.
- ✓ Wash your hands. Use soap and water and wash for 20 seconds. If you can't get to a sink, use an alcohol-based hand sanitizer.
- ✓ Don't touch your eyes, mouth or nose. These are places where the flu germs enter the body.
- ✓ Cover your cough and sneezes. Use a tissue or the upper sleeve of your shirt.
- ✓ Always wash your hands after sneezing, blowing your nose or coughing.
- ✓ Keep telephones, computer keyboards and other common surfaces clean.

Stay healthy!

Regulation “D”

Did you know that all financial institutions are required to follow federal regulations to insure that you, our members, are protected to the maximum extent of the law? One regulation in particular, “Regulation D” has been in place for many years and has recently risen to the forefront. **THIS IS IMPORTANT BECAUSE IT MAY AFFECT THE WAY YOU CONDUCT BUSINESS AT PARKVIEW COMMUNITY FEDERAL CREDIT UNION.**

What is Regulation D?

Federal Regulation D places a monthly limit on the number of transactions (transfers) you make from your **Savings Accounts** without your actual presence being required. Transactions affected by this regulation include:

- PCBanking transfers except those that make a loan payment
- Telephone transfers performed by a teller except those that make a loan payment
- Parkline (ARU) transfers except those that make a loan payment
- Check withdrawal requested via phone, Parkline, or PC Banking that is made payable to someone (something) other than you
- Overdraft transfers (if funds are not available to process a draft account transaction, an automatic transfer from savings will occur)
- Pre-authorized or recurring transactions (ACH/Check transactions) directly processed from your savings accounts. ACH transactions are “electronic” payments to credit card companies, websites, utility bills, etc.

This regulation states that you are allowed **SIX** (6) such transactions per month, per account.

What transactions are not affected by Regulation D?

- ATM transactions
- Check withdrawals requested via phone, Parkline, or PC Banking that are made payable to you and mailed to your home
- Transactions done in person at PCFCU offices
- Transactions sent in by mail or night depository with an original signature
- PCFCU Bill Pay transactions (which uses funds from your checking account)

Please keep in mind that you can always come into the office where your transactions are unlimited. If this isn't possible, and exceeds six (6) transfers from your savings, there is a possibility that even though you may have the funds in your share account that your transaction(s) may be denied as unauthorized.

If you have any questions regarding this Federal Regulation, please do not hesitate to contact the Credit Union at 412-678-9564.



Stay Safe & Healthy This Holiday Season

- Drink responsibly. Designate a driver and drink in moderation.
- Be careful with sharp objects. Use scissors instead of a razor blade to open gifts.
- Treat food properly. Cook it thoroughly and refrigerate it promptly after eating to decrease the risk of bacteria.
- When sledding and/or skiing, wear a helmet and choose an area away from traffic without obstacles (trees, shrubs, rocks, etc.).
- Clean all fireplaces and make sure they are properly ventilated.
- Keep electrical outlets as unloaded as possible to reduce the risk of fire.
- Anchor your tree and decorations to keep them from falling.
- Don't shovel snow unless you are in shape and healthy. Shoveling snow puts a serious strain on one's body.
- Be aware of what you eat. If you have certain health problems, don't overindulge in food or drinks that trigger reactions.

Reach For Your Visa Credit Card This Holiday Season



When making your holiday purchases, be sure to use your Parkview Community FCU Visa Credit Card.

Our credit card offers:

- ✓ **No annual fee**
- ✓ **Low 11.99% APR***
- ✓ **25-day grace period on purchases**
- ✓ **Credit lines up to \$25,000**
- ✓ **No cash advance fees**
- ✓ **Worldwide acceptance**
- ✓ **30 second decision after applying**

Don't forget that if you have high-interest rate balances on cards from other financial institutions or lenders, you can transfer those balances to Parkview Community FCU to save!

Go to our web site www.pc-fcu.org to apply now!

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

— Happy Holidays! —

The Staff and Board of Directors at Parkview Community FCU would like to wish you and your family a happy, safe and joyous holiday season.

No matter what your holiday plans are, Parkview Community FCU is here for you. With PC Banking, Mobile Banking, Bill Pay, Telephone Banking, and more, your accounts are only a call or click away seven days a week, 24 hours a day!

We hope you have a happy and healthy new year! We look forward to another great year!