



# The Park Bench

Where Members *Always* Come First!

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— Save The Date! —

## THE 75<sup>th</sup> ANNUAL MEETING

**P**arkview 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 27, 2010

**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.

There is no cost to attend. Please RSVP by March 19, 2010 by filling out the coupon below and dropping it off at either credit union office.

### 75<sup>th</sup> Annual Meeting Form

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone Number \_\_\_\_\_ # of Attendees \_\_\_\_\_



## Call For Nominees

We need nominees to run for the three 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 12, 2010. 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!*

## 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.*



**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](http://www.pc-fcu.org)**  
**PARKLINE 1-800-947-0681**  
**Local: (412) 678-LINE**



We are an Equal Housing Lender with the Federal Fair Housing Law and Equal Credit Opportunity Act.



## It's Scholarship Time!

For all of those going off to college or already in college, we can help with the costs! Two (2) scholarships in the amount of \$500 will be awarded again this year. Parkview Community FCU *Always* puts our members first!

All individuals applying for the scholarship must be members of the credit union, have been members for at least 90 days at application time and must be in good standing at the time of application as well as when the funds are awarded to them. The scholarships will be awarded to members who have applied to or enrolled in an accredited undergraduate or graduate program at a college, university or educational institution (minimum 12 credit hours per semester for undergraduate and minimum 6 credit hours for graduate programs).

The scholarships will be awarded based on the following criteria:

- ✓ *Academic Performance*
- ✓ *Community Activities/Involvement*
- ✓ *An essay on "What are the benefits of having a credit union membership?" (maximum 200 words)*
- ✓ *Personal Goals (must be written; maximum 100 words)*
- ✓ *School Activities*

Applications are available at the credit union's Main Office (McKeesport) and Branch Office (West Mifflin) as well as by calling 412-678-9564 or 412-655-6868.

**Hurry, applications must be RECEIVED by April 1, 2010!**

## Happy New Year!

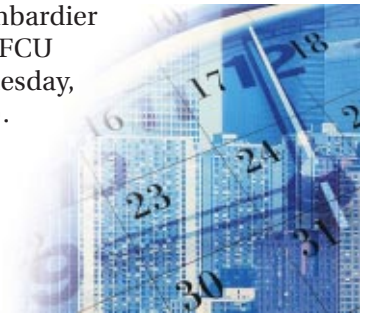
We hope you had a happy and safe holiday season.

The Staff and Board of Directors of Parkview Community FCU wish you and your family a happy and prosperous New Year!

We look forward to meeting all of your financial needs in 2010 and in the years to come!

## New West Mifflin Office Hours

The hours of the Branch Office (located at Bombardier Transportation) of the Parkview Community FCU has recently been reduced from 3 days a week (Tuesday, Wednesday and Friday) to one (Wednesdays only). This decision was due to the fact that the number of in-person transactions has drastically dropped at the Branch Office since the introduction of our electronic services. As a result, the board felt that it would be more cost effective to reduce the current hours of operation there.



Members should be aware that besides this office, they can access their account at the McKeesport Office which is open Monday thru Friday 9:00 am to 4:30 pm and Thursday 9:00 am to 6:30 pm. Members can also access their accounts through the Shared Branching Network of which several local credit unions participate. Please visit [www.pc-fcu.org](http://www.pc-fcu.org) or call 1-800-919-2872 to find a location that is convenient for you. And don't forget that we provide numerous products and services that will give you access to your account 24 hours a day, 7 days a week. Please stop by or call 412-678-9564 to discuss one or more of these options.

## In Remembrance

It is with great sadness to report retired PCFCU board member Sophie Surmacz passed away on September 18, 2009. Not only was Sophie a member of the credit union for 66 years, she also was the first woman to serve on the board as the secretary, a position she held during her 28 year tenure until her retirement in October 2003. She was very instrumental in the initiation of the many products and services that are offered by PCFCU. Sophie retired as an industrial nurse with USS National Tube Works, but also was known as a prime example of a "volunteer". Sophie dedicated much of her free time with many local organizations, such as Kane Hospital, Greater Pittsburgh Food Bank, Auberle, USS-X-Cels, and The Retired Senior Volunteer Program. The Staff and Volunteers of PCFCU appreciated her efforts and will miss her deeply.

## FYI On Internet Gambling

In accordance with the requirements of the Unlawful Internet Gambling Act of 2006 and Regulation GG, transactions in which a person accepts credit, funds, instruments, or other proceeds from another person in connection with unlawful internet gambling are considered restricted and will be prohibited from being processed through your account with our institution.



As defined by Regulation GG, unlawful internet gambling means to "place, receive or otherwise knowingly transmit a bet or wager by any means which involved the use, at least in part, of the internet where such a bet or wager is unlawful under any applicable Federal or State law in the State or Tribal Lands in which the bet or wager is initiated, received or otherwise made."

This policy was effective December 1, 2009. If you have any questions regarding this policy, please stop by or call 412-678-9564 to speak with a credit union representative.

# BULLETIN BOARD

## Find Shared Branches With GPS

As you know, Parkview Community FCU is part of the Shared Branching Network which allows our members to access their account at over 3,800 shared branching locations (credit unions). But did you know that you can find those locations with your GPS device?

By visiting [www.cuservicecenters.com](http://www.cuservicecenters.com) and clicking on the "Downloads" tab, members can load shared branching locations into Garmin and Tom-Tom locators, and a variety of other popular systems in a few short steps. The process takes less than a minute to complete in most cases. In addition to the GPS download function, members can call 1-800-919-2872 for turn-by-turn directions in English or Spanish. They can also visit [www.cuservicecenters.com](http://www.cuservicecenters.com) to search nearby locations and participating credit unions, download a directory and more.



If you have additional questions about this new feature, how Shared Branching works or any other questions regarding this or any other matter, please stop by or call 412-678-9564 to speak with a credit union representative.

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

## Your Right To Opt-Out

We understand that there are certain third parties with whom you do not wish us to share your information. If you do not wish to share your information with those third parties with whom we have joint marketing agreements, you have the right to opt-out at any time. If you wish to exercise any of your opt-out rights, you may opt-out in one of the following ways:

- Complete and sign the bottom of this form and mail it back to us at:  
Parkview Community FCU, 2100 Eden Park Blvd., McKeesport, PA 15132
- 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)



### Opt-Out Form

Name (print): \_\_\_\_\_

Member Number: \_\_\_\_\_

Signature: \_\_\_\_\_

Your opt-out will remain in effect indefinitely. Please note that even if you opt-out, we will continue to share your information to conduct our business as described in our Privacy Notice, to the extent permitted by law. If you have previously opted-out, you do not need to take any further action unless you would like to opt back in which you must do in writing.

## Holiday Closings

### New Year's Day

Friday, January 1, 2010

### Martin Luther King, Jr. Day

Monday, January 18, 2010

### Presidents' Day

Monday, February 15, 2010

### Memorial Day

Monday, May 31, 2010

### Independence Day

Monday, July 5, 2010

### Labor Day

Monday, September 6, 2010

### Columbus Day

Monday, October 11, 2010

### Veterans' Day

Thursday, November 11, 2010

### Thanksgiving

Thursday, November 25, 2010

### Christmas

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

## It's Not Too Late For Our Holiday Skip-A-Pay!

There's still time to skip the January payment on your qualifying credit union loan(s)\* giving you the extra money you need for your post-holiday bills or a winter getaway.

We'll deduct the low \$35 processing fee per loan automatically from your Share Savings Account. A portion of this will go to the Greater Pittsburgh Food Bank. 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.

\*Excludes MAPS and credit card loans.

# COMMUNITY NEWS



Business Development Lechelle Brown once again represented Parkview Community FCU at the 2<sup>nd</sup> Annual WDVE Rock for Children's Radiothon. She volunteered as a telephone bank operator during the 3-day radiothon. The radiothon successfully raised over \$215,000 for the Children's Hospital of Pittsburgh Foundation.

President/CEO Gina Tatkus and Business Development Specialist Lechelle Brown participated in the Elizabeth Township Community Day. The event which was free to the public had a myriad of information that was provided by several area agencies as well as food, fun and entertainment for all ages. Lechelle and Gina provided information about credit unions and the products and services that Parkview Community FCU has to offer the residents of Elizabeth Township. Parkview Community FCU also sponsored the children's entertainment portion of the event.

Parkview Community FCU once again showed its school spirit and support of the McKeesport High School Football team. This is the 3<sup>rd</sup> year that Parkview Community FCU has made a generous contribution to the team and the team played a part again! The credit union sponsored the home game against Latrobe on October 2, 2009 for \$500 but just like in the past offered \$100 for every quarter that the team was ahead and if the team won the game they would get an extra \$100 on top of that. Well, unsurprisingly, the team did their part to get the entire contribution! They beat Latrobe 47-6! A check in the amount of \$1,000 was presented by Parkview Community FCU by Business Development Specialist Lechelle Brown to the McKeesport Tigers Football Boosters Club.



Once again Business Development Specialist Lechelle Brown is making financial literacy presentations to area students. She has made several free 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. Lechelle also made a presentation to students of Auberle's Life Skills Program in McKeesport. She taught the students about the importance of budgeting, managing savings and checking accounts and how to use credit wisely.



Parkview Community FCU has been raising money all year for its Charity-of-the-Year, the Greater Pittsburgh Community Food Bank. This year PCFCU employees designed special fundraising events that they thought would raise more money for the charity and be fun for the members to participate in. One of those fundraisers was raffling off a turkey dinner catered by Woody's Little Italy Restaurant in McKeesport (Versailles). The employees pitched in and purchased the dinner and then sold raffle tickets to the members for a chance to win the dinner. A drawing was held at the end of the 2-week long raffle and the winner was Joanne Kushner (pictured with Becky Handra, Lending Manager). She will get to enjoy a tasty turkey with all the fixings including the dessert. Congratulations Joanne and thank you to all of our members who participated. All of the proceeds will go to the

Charity-of-the-Year. Be sure to check back in the next newsletter to see how much was donated to the Greater Pittsburgh Community Food Bank.

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.