

The Park Bench

Where Members *Always* Come First!

— COMING SOON — NEW PC BANKING SERVICE!!

Parkview Community Federal Credit Union is making changes to PC Banking to give you more choice, freedom and convenience than ever. With one-click access to the activities that matter most to you, you can customize your home banking experience to fit your needs.

The new PC Banking will still have the features and functionality you're accustomed to, but with more flexibility for you. For example, you can arrange your PC Banking main page to include the features and functions that you use most often. You will also enjoy some new features, such as the ability to set up recurring transfers and automatic transfers whenever an account balance gets too high or too low.

To get started, you'll simply log in and start using your new options. The first time you log in following the refresh, you will use your member number. After that, you can change it to a new user ID that is personal to you and easier to remember. During the first log-in process, you will also set up your additional security layers, such as questions and images. You will only need to do this the first time you log in.

Once you log in, you are now ready to begin customizing your view. Choose between a two- or three-column layout and move, delete and add boxes of content to your taste. All of your current settings and information, such as automatic payments and bill pay information, will migrate to the new system. There's no need for you to set it up again.

If you haven't yet taken advantage of PC Banking at Parkview Community Federal Credit Union, there's no better time to begin. The flexibility, improved security and increased functionality of the new PC Banking platform give you the power to control your banking experience – right at your fingertips.

Look for more information in the coming months about when your current PC Banking platform will be switched to the new PC Banking platform. For questions or more information on the new PC Banking, please call or stop by to speak to a Credit Union Representative.



IN THIS ISSUE:

- CEO Message
- Community Involvement
- Your Holiday Financial Headquarters!
- Member Fest & Shredding
- Bulletin Board
- Regulation D
- International Credit Union Day
- 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

Wednesday
9:00 AM - 4:30 PM

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



**Contact us to find out how you can enjoy
the money-saving products and convenient
services your Credit Union offers.**

CEO Message

Dear Members,

In these challenging days for the national economy, we can relieve you of one potential concern, and that is the safety of Parkview Community Federal Credit Union and the money in your accounts here.

First, your accounts are backed by the National Credit Union Share Insurance Fund (NCUSIF), a fund maintained by the U.S. Treasury and administered by the National Credit Union Administration (NCUA). Federal insurance protects your money in share savings, share draft/checking, money market, share certificate, trust, and retirement accounts. NCUA coverage is to credit unions what FDIC, or Federal Deposit Insurance Corporation, coverage is to banks. Both funds are backed by the full faith and credit of the U.S. government.

And now, passage of the Dodd Frank Act increases NCUA coverage to \$250,000 permanently. Funds may be insured for even more than \$250,000, depending on how you establish your accounts.

Second, Parkview Community Federal Credit Union operates with a safety net of capital that helps us weather temporary setbacks. And, we maintain an "allowance for loan losses." This additional cushion anticipates losses when some members fail to repay loans.

Third, Parkview Community Federal Credit Union is examined regularly by the NCUA to make sure we are engaging in safe and sound operations.

We at Parkview Community Federal Credit Union can assure you that your money is safe.

If you have any questions or concerns regarding your accounts, please do not hesitate to call the office.

Sincerely,

Gina M. Tatkus
President, CEO

Invest in
America

Community Involvement

2nd Annual Walk, Run & Ride

Parkview Community FCU once again participated in OSOY's (Operation Save Our Youth) Annual Walk, Run & Ride Event on August 6, 2011 at Renzie Park in McKeesport. This was the 2nd year for the event which was free to the public and helped to bring awareness to drug, violence and abuse among our youth. Just like last year, 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 volunteering. The credit union had a table at the event where Tellers Debbie Puskaric and Courtney Gilmore provided information about the products and services that PCFCU has to offer.



PCFCU: Your Holiday Financial Headquarters! Holiday Funds Available Now!

The funds in your Holiday Club Account were transferred into your Share Savings Account on October 1, 2011. 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!

Give Yourself A Sweet Treat With Holiday Skip-A-Payment!

Skip a payment on your qualifying credit union loan(s)* during the holidays so you have some extra money for all of your holiday sweets.

All it takes is a low processing fee of \$35 per loan. We will automatically deduct it from your Share Savings Account. Your payment will be deposited into your Share Savings Account if you make automatic loan payments through Direct Deposit or Payroll Deduction. During the month of the skipped payment, interest will continue to accumulate.

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.



REFER A FAMILY MEMBER TODAY!

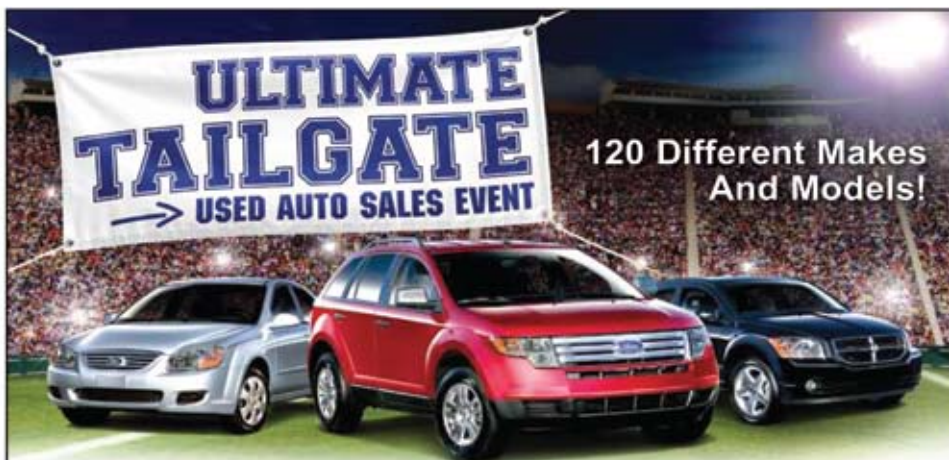
It's Back – Member Fest & Shredding!!! October 17 – 21

It's back! Member Fest is back for you to show how much you enjoy your banking experience here at the credit union by referring new members. And once again, we plan to reward you for all your hard work!

If a current member refers a new member who joins the credit union during the week of October 17 – 21, 2011, both the current member AND the new member are entered into a drawing for a flat screen television!!!! And current members, because we know how much you love PCFCU, there is no limit to how many entries you get in the drawing! The more new members you refer that join, the more you are entered into the drawing for the TV!

In addition, several different vendors will be visiting with us during the week such as Sprint Mobile (10/17), Enterprise Car Sales (10/18), and Liberty Mutual Insurance (10/21). And Shred-It will be bringing a shred truck to shred all your unwanted personal documents right on site for FREE from 11:00 am to 3:00 pm on October 20th. Refreshments will be served during the week as well.

So, be sure to tell all your friends and family about Member Fest and your credit union, Parkview Community FCU – the credit union that Always puts its members first!!



Parkview Community Federal Credit Union Members:

**We'll give you Blue Book®
Trade-In Value on your vehicle
PLUS \$750!**

Upon used vehicle purchase from Enterprise Car Sales.

October 1 - 31, 2011

Call Parkview Community FCU at (412) 678-9564 to get pre-approved today!

**Experience The Perfect
Used Car Package.®**

7-Day Repurchase Agreement.

If you change your mind, we'll buy it back, no questions asked!

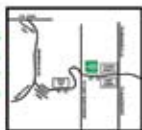


12-Month Roadside Assistance.

Flat tire? Lost Key? Out of Gas? No problem! Your used car purchase includes our one-year unlimited mileage roadside assistance program!



Enterprise Car Sales
North Versailles
1115 Lincoln Highway
412 823-0100



car sales
enterprise
Haggle-free buying. Worry-free ownership.™

*Trade-in value obtained from 8/2011 Kelley Blue Book's website kbb.com. Blue Book Trade-In Value is based on accurate condition, make and mileage of vehicle. Accuracy of condition of the vehicle is an important aspect of determining its Blue Book Trade-In Value. If a Blue Book Trade-In value is not available for your vehicle Enterprise will provide a fair and competitive value for customer's vehicle. Additional trade-in value of \$750 is available only on passenger vehicles and light duty trucks, with a Blue Book Trade-In Value of at least \$10,000. Customer is responsible to any related vehicle sale-off records. Enterprise offers. Customer must provide required level of documentation and all other necessary paperwork to receive this offer. Offer only valid on new trade-in for each Enterprise vehicle purchase. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer valid where prohibited including Alaska, Louisiana, Oregon, South Carolina, Texas and Washington. Offer valid on 19/11-11/11. Memberships apply. For details, see an Enterprise Car Sales Manager. *Residence 10-Minute Driveaway Mileage Roadside Assistance Package is provided by the American Automobile Association (AAA) and its affiliated clubs in the United States and Canada.

Preview our great selection of quality used vehicles at cuautodeals.com.

BULLETIN BOARD

Holiday Closings

Columbus Day

Monday, October 10, 2011

Veteran's Day

Friday, November 11, 2011

Thanksgiving

Thursday, November 24, 2011

Christmas

Monday, December 26, 2011

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.

Happy Holidays!

Everyone at Parkview Community FCU would like to wish you and your family a happy, safe and joyous holiday season.

We hope you have a happy and healthy new year! We look forward to 2012 and the years to come!

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.

Tips To Raise Your Credit Score

1. Pay your bills on time. Payment history accounts for approximately 35% of your score.
2. Keep account balances low. Stay under 25% of your credit limit.
3. Keep some old accounts open. By closing all of your accounts, you lower your available line of credit, which leads to a higher utilization rate.
4. Keep a mix of credit. One or two credit cards, a mortgage and a car loan are a healthy mix.
5. Don't open a ton of new accounts. If you're thinking of applying for a mortgage or loan, you especially don't want to open several new accounts.

If you have any questions, don't hesitate to contact us.



Credit Unions Build A Better World

Credit unions exist to help people, not to make a profit. That difference resulted in Parkview Community FCU being established as a financial cooperative rather than a bank. At a cooperative, you're a member/owner, not a customer.



Credit unions play a substantial role in the global cooperative movement. In 97 countries, close to 186 million people are members of credit unions. Everyone around the world celebrates International Credit Union Day on October 20, 2011.

In the U.S., credit unions are always looking for opportunities to bring affordable services to communities in need.

As financial cooperatives, credit unions are much more than moneylenders and holders. Like all cooperatives, we stand for the power of people helping people.

Password Tips

Make it extra hard for hackers to get access to your personal information.

Don't just use one password for everything online. Many experts recommend you having one for your e-mail account, one for your social media site, one for your online banking, one for your credit card, and yet another for shopping on web sites.

Don't use the name of a pet or loved one, the word “password”, the numbers “123456”, or the phrase “letmein” as these are the most popular passwords.

Strong passwords can be a phrase you like or are familiar with where you take the first letter of each word in that phrase as your password. Expand on it by capitalizing certain letters or using symbols in place of the letters. Passwords should be at least eight characters long. For example: actions speak louder than words. Your password could be “aSlT109!”.

Please change/rotate your passwords a few times a year.