

The Park Bench

Where Members *Always* Come First!

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SAVE THE DATE!

THE 77th ANNUAL MEETING

Parkview Community FCU's Annual Meeting is fast approaching! 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 the future of your credit union. There will also be an election of candidates to our Board of Directors.

DATE: March 10, 2012

PLACE: Auberle Program Center
1101 Hartman Street
McKeesport, PA 15132

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 2, 2012 by filling out the coupon below and dropping it off at either credit union office.



Call For Nominees

We need nominees to run for the two 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 February 24, 2012. A letter of intent can be mailed to 2100 Eden Park Blvd, McKeesport, PA 15132 or delivered to either credit union office.

77th Annual Meeting Form

Name _____

Address _____

City _____ State _____ Zip _____

Phone Number _____ # of Attendees _____



**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



FYI About 1099 Interest E-Notifications



If you are a PC Banking user then you already know that you get important account notices emailed to you in lieu of receiving them in the mail. And now, instead of your 1099 interest statements (if applicable) being delivered to you through the mail, you will be receiving those via email as well.

E-Notification is convenient and helps the environment because it's paperless. It also saves the credit union money since there's no postage involved. So instead of checking your postal mailbox for all your important credit union notifications, now you can just check your email inbox!

For more information about E-Notifications, please stop by or call the office at 412-678-9564 to speak with a Credit Union Representative.



Changes To U.S. Savings Bond Program

After 75 years of regular sales, savings bonds will no longer be sold at credit unions or other financial institutions after December 31, 2011, according to the U.S. Treasury.

Series EE and I savings bonds will still be made available for purchase via the U.S. Treasury Department's online purchase platform, www.treasurydirect.gov. Existing paper savings bonds are valid issues of the Treasury Department and will earn interest for 30 years from the issue date or until redeemed. Existing paper bonds can still be redeemed at participating credit unions and other financial institutions. However, consumers can also use the Treasury's online platform to convert existing paper bonds into electronic bonds and to purchase savings bonds via a payroll savings plan.

For more information on this important change to U.S. Savings Bonds, stop by the office or call 412-678-9564 or visit www.treasurydirect.gov.

Community Involvement

School Financial Presentations

Business Development & Compliance Specialist Lechelle Brown was making her rounds recently to area schools making financial presentations. She has visited 7th graders at McKeesport's Founders Hall as well as freshman at East Allegheny High School in North Versailles. The money management presentations taught the youth the benefits of saving and budgeting, good banking techniques and how to use credit wisely.

East Allegheny High School Senior Exit Interviews

Business Development & Compliance Specialist Lechelle Brown participated in the East Allegheny High School Senior Exit Interviews. The event provides graduating seniors with resume writing and interviewing skills by holding mock interviews at the high school. The seniors were interviewed by area business owners/leaders/employees who volunteered to participate in the event. The seniors were required to prepare a portfolio and a resume as well as dress in business attire. The volunteers were to interview them for a set amount of time asking interview questions. After each interview, the seniors were rated by their interviewer. The ratings were forwarded to the guidance counselors who then reviewed them with the seniors at a later date. The event is always such a huge success because it gives the seniors a first-hand look at what they can expect in the 'real world'.

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.

Member Fest Brings Membership

We hope you were able to join us for Member Fest last month (October 17th - 21st)! There was lots of fun, lots of food and let's not forget a chance to win a 47" LED Flat Screen TV! And the winner of the TV was Kristen Yednak! She referred her daughter Jamieson Easter who opened a Zoo Club Account. Kristen



wasn't even aware that Member Fest was going on and even made a statement that she never wins anything so don't bother entering her name into the drawing. Well, on behalf of the PCFCU board and staff, congratulations Kristen! We are glad that you and Jamieson joined us for Member Fest! We hope you are enjoying your new TV!

Even though Member Fest is over, we encourage members to continue to refer their family and friends to join Parkview Community Federal Credit Union. Our loan rates are incredibly low and our deposit rates are very competitive. We also offer a variety of loan products, convenient services, wonderful member service, and little to no fees. So be sure to spread the word about your credit union, Parkview Community FCU. The credit union where members always come first!

Visit www.pc-fcu.org, stop by or give us a call today for membership applications.



Extra Security For Your PCFCU Visa Debit Card

Parkview Community FCU is providing extra security for your debit card because of the increasing debit card fraud that occurs online. In addition to our other ways of preventing, detecting and resolving fraud, we are now providing Verified by Visa as extra security on all PCFCU Visa Debit Cards.

Verified by Visa is a free, simple-to-use service that confirms your identity with an extra password when you make an online transaction. In the future, when shopping online, you may be prompted to enroll your PCFCU Visa Debit Card in Verified by Visa during the checkout process. Just answer a few simple questions and then create your Verified by Visa password and you're done!

Once your card is enrolled, your card number will be recognized whenever you shop at a participating Verified by Visa merchant. You will enter your password in the designated area, your identity will be verified and the transaction will be completed. It's that easy! And now you can have peace of mind knowing that your PCFCU Visa Debit Card has an extra layer of security.

For more information on Verified by Visa or to apply for a PCFCU Visa Debit Card, stop by the office or call 412-678-9564 to speak to a Credit Union Representative.

Find Us On Facebook



You can find the latest promotions and important messages on Facebook. Become a "fan" of Parkview Community Federal Credit Union.

New PCFCU Visa Debit Card Limit Increases

Great news PCFCU Visa Debit Cardholders!

Daily spending and ATM withdrawal limits have recently been increased on your debit cards. You are now able to spend up to \$2,000.00 per day* on your point-of-sale purchases (i.e. department store purchases, gas purchase, restaurant purchase, etc.). You may now also withdrawal \$500.00 in cash per day at any participating ATM** with your debit card.

Your PCFCU Debit Card still carries no monthly or annual fees or point-of-sale-fees. And you can still use your PCFCU Debit Card surcharge-free at our ATM located at our Main Office (McKeesport), CU\$ ATMs (www.cudollar.org) and any PNC Bank ATMs (www.pnc.com/MapQuest/mqlocator/index.jsp). Now you have even more access to your money in your PCFCU account!

For more information or to apply for a PCFCU Visa Debit Card, stop by the office or call 412-678-9564 to speak with a Credit Union Representative.

*Day is based on 24-hour period time at onset of purchase.

**Non-proprietary ATM may not permit withdrawal of \$500.00.



Holiday Closings

New Year's Day

Monday, January 2, 2012

Martin Luther King, Jr. Day

Monday, January 16, 2012

President's Day

Monday, February 20, 2012

Memorial Day

Monday, May 28, 2012

Independence Day

Wednesday, July 4, 2012

Labor Day

Monday, September 3, 2012

Columbus Day

Monday, October 8, 2012

Veteran's Day

Monday, November 12, 2012

Thanksgiving

Thursday, November 22, 2012

Christmas Eve

Monday, December 24, 2012

Close at 1:00 p.m.

Christmas Day

Tuesday, December 25, 2012

Light Up Your Winter With Credit Union Membership

With the nights longer than the days now, help your family members (parents, spouse, children, siblings) and neighbors come out of the dark by joining Parkview Community FCU.

We offer great member service, low rate loans, competitive savings rates, convenient services/products, and much more!

Encourage them to give us a call, stop by or go to www.pc-fcu.org to apply for membership online and to see all of the great products and services Parkview Community FCU offers. With all of the negativity surrounding banks, maybe it's time for your family and neighbors to conduct their financial affairs at a credit union.



AMERICA'S
CREDIT UNIONS™

Where people are worth more than money.™

Upgrade Your Online Banking Experience To The Next Level.

Effective February 7, 2012

We're Making Changes To Give You More Choice, Freedom And Convenience Than Ever.



Your new online banking platform will still have the features and functionality you're accustomed to but you can now customize the view on your online banking home page to give you quick access to the activities that matter most to you. Enjoy new features like easier-to-use screens, more options with one-time and recurring transfers and the ability to share part or all of your account with others.

The first time you log in, you will use your member number as your login ID, just as you've done before. After that, you can change it to a new user ID that is secure and easy to remember. You will also be asked to answer some security questions that will help us confirm your identity when you

log in later. You will need to do this only the first time you log in.

After you log in, you will arrive at your home page with your list of accounts, along with some new added features, like a list of additional services we think you may find interesting. All of your current services will still be set up. There's no need for you to set them up again.

The home page is completely customizable. Choose between a two- or three-column layout and add, move or delete web content boxes to give you quick access to the activities that matter most.

Click through the tabs to get familiar with everything we offer. If you don't see what you're looking for, visit the services tab. Here, you can take advantage of the many services that we offer to give you the convenience of being in control of your finances and make managing your money easier than ever before.

Sign up today at www.pc-fcu.org.

Why throw away your money?

With the Sprint Credit Union Member Discount Plan You'll get:

- 10% off most regularly priced Sprint service plans
- 15% off most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee

Click www.SprintSave4CU.com
Call **877.SAVE.4.CU** (877.728.3428)
Visit **your local Sprint retail location**



Sprint
The Now NetworkSM

Just tell them you're a **Credit Union Member** to get this exclusive offer. Ask them to be attached to the NACUC_Z2M Corporate ID.

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

Host A Safe Party For The Big Game!



You can protect yourself and your guests against food-borne illness by following these simple tips.

Wash your hands. Dirty hands are the easiest way for bacteria to spread. Cooks and guests should wash their hands for at least 20 seconds with soap and warm water before and after touching food. And, clean your countertop, tables and platters throughout the party.

Separate raw and cooked food. Uncooked food contains bacteria and other illness causing agents. So, keep these foods separate by using different cutting boards and knives, etc.

Check the temperature. Use a meat thermometer to make sure all of the meat is cooked.

Put it to bed. Never leave food out for more than two hours at room temperature. Immediately refrigerate or freeze leftovers. If food has been left out for over two hours, throw it away.

Source: *The U.S. Department of Agriculture*

Beware Of These Surprising Home Energy Hogs

Some speculate that the average home 30 years ago had about three always-on devices. Now, on the other hand, that number has skyrocketed to over 30.

- Plasma TVs
- Digital photo frames
- Video game consoles
- External power adapters for laptops and computers
- Incandescent light bulbs
- Battery chargers
- Air purifiers
- Coffee makers
- Dehumidifiers

Turn off and unplug all devices when you're not using them. If you can't unplug them, use a power strip that you can easily switch on or off.

Source: www.forbes.com