



**PARKVIEW
COMMUNITY**
Federal Credit Union

Summer
2016

Park Bench

Where Members *Always* Come First!

Protect Your Car Purchase

It's a sea of acronyms. CDI, CLI, GAP, MRP. OMG! What does it all mean?

Well, all four of these products offered by the Parkview Community Federal Credit Union are designed to help protect you, our member, in various ways after you purchase a vehicle and finance it with us.



CDI, or Credit Disability Insurance, is a loan benefit that can help to cover your car payment in the event you become disabled. CLI, or Credit Life Insurance, can pay off or reduce the loan balance should the loan holder pass away.

GAP Insurance, or Guaranteed Auto Protection, serves to cover the difference between the value of your automobile and the remaining loan balance should it be stolen or declared a total loss. Finally, MRP – Mechanical Repair Coverage – can help to pay for covered repairs in the event of an unexpected breakdown. It can be applied and be held alongside your regular manufacturer warranty, and provides roadside assistance, emergency travel expense and rental reimbursement when it's needed.

With one or more of these protections in place, you can drive – and breathe – easier knowing that you are covered. In addition, ALL can be financed into your vehicle (new) loan.

For more information on any of these benefits, talk to a representative today at 412-678-9564. You can also call us to apply for a vehicle loan or apply online at www.pc-fcu.org.

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It's that time of year again... Vacation Skip-A-Payment!

Summer is here and that means it's time to have 'fun in the sun' no matter what you do!

Whether you play on the beach or enjoy a backyard barbeque on your newly added deck, we can help you have more fun with our Vacation Skip-A-Payment (certain restrictions apply). You can skip your loan payment(s) of July or August on your qualifying loan(s) paying a low \$35 processing fee which we will deduct from your Share Savings or Checking. If you make your payments automatically using Payroll Deduction or Direct Deposit, the payment will be deposited to your share savings account.



So, if you could you use some extra cash for your 'fun in the sun' expenses, complete and sign the Vacation Skip-A-Payment form located on our web site at www.pc-fcu.org and return it to us 10 days or more prior to the due date. For more details call 412-678-9564 to speak to a representative.

Ready. Set. Shred

Parkview Community FCU will once again be sponsoring Community Shred Day to help our members & the community combat identity theft.



On **October 22, 2016 from 10AM to 1PM**,

members and non-members alike are invited to bring their unwanted personal

information and have it shredded right at the credit union's main office in McKeesport. The shredding will be done by the same professional document management company that credit union uses for its shredding needs. Refreshments will be served and those in attendance will be entered into a drawing for a chance to win a \$100 Visa Gift Card.

The event is FREE, however, we are asking all those planning to attend to make a donation to Jamie's Dream Team. Please feel free to invite your neighbors, family and friends to participate at this wonderful community event that will not only help to keep their identity safe but also give them the opportunity to discover what you already know...the advantages of belonging to a credit union!

6,461 Members and growing!

30+ Products and expanding

100% Customer Satisfaction

ATM Balance Inquiry Fee

Over the past few months we have been receiving phone calls from several members questioning the "ATM Balance Inquiry Fee" that they have been getting charged to find out their balance at the ATM. This fee is charged every time a "Balance Inquiry" is requested at a



foreign ATM machine, including PNC machines. And most machines will have the option appear after your PIN is entered. If you are being prompted at a foreign ATM machine to get a "Balance Inquiry" and you don't want to be charged, select 'No'. If you want to know what your balance is before you use a foreign ATM machine, be sure to check your balance on the Touch (Mobile) Banking app from your iPhone or Android device or PC Banking on any device that has an internet browser.

For more information regarding this or any other matter concerning your PCFCU account, please call 412-678-9564 to speak with a representative.



PCFCU Sponsorships

We are proud to announce our continued support for the McKeesport Area High School Football Homecoming event. This is the 3rd year of our 5 year sponsorship of \$5,000. PCFCU will be at the Homecoming Game on Saturday, **September 24th at 1:00PM**. Go Tigers!

Also this year we were Gold Sponsors of the Irwin Business and Professional

Association, which hosts the Annual Chili and Wing Cook-Off (March 3rd), Art & Jazz Nights (3 nights - June 16th, July 21 & August 18) & the Light-Up Night Parade (November 17th). This was a record breaking year for attendance at the events and everyone had fun on Main Street in Irwin.

We equally had the pleasure of being a sponsor of the 30th Annual Senior Citizens Dinner that the Norwin High School Student Council held in April. The event served over 350 dinners to seniors in the community as they enjoyed live entertainment provided by the Norwin Show Choir and Norwin Orchestra all FREE of charge.

September 2, 2016



Score...A Great Deal! Fall Appreciation Day

We are celebrating and want to thank you, our customers for being so supportive, loyal and just plain awesome! Join us for hot dogs, cheese and nachos, refreshments and a fun time on our Fall Appreciation Day.

Win a Prize! Enter your name in a drawing to win a filled **TAILGATING COOLER** for each new loan/credit card application or VISA credit card balance transfer during the month of September.



Goodbye To Telephone Banking

Beginning January 1 of next year, Parkview Community FCU's Parkline Telephone Banking service will cease operations. As we get closer to the date of transition, we like to remind all of our members about two other services we offer, Touch (Mobile) Banking and PC Banking.

With Touch (Mobile) Banking, you can view account balances, transactions, pay bills and even transfer funds using your smartphone (Android or iPhone) as well as your mobile web browser or SMS text messaging. You can also transfer funds, set up alerts and deposit checks using our Flash Deposit service.

There is no enrollment needed for Touch (Mobile) Banking if you are already a PC Banking user. If you're not, we encourage you to check out the 24/7, secure and convenient access to your account(s) brought to you by PC Banking. In addition to viewing your balance(s), you can perform E-bill Pay transactions including Popmoney®, apply for a loan, set up recurring transfers – even transfer funds to another member's accounting using the Shared Accounts feature.

In addition, members can transfer money from a PCFCU account to another financial institution, and vice versa, with EZ Wire. Twelve months of e-statements and 1099-INT statements can also be found on PC Banking. You can even order checks right online.

Sign up anytime for PC Banking; doing so will automatically qualify you to use Touch (Mobile) Banking. To begin using Touch (Mobile) Banking, download the app from your phones app store, visit www.pc-fcu.org on your phone's web browser, text 59289 for instructions by text or simply log in to PC Banking and select Services, then Mobile.

Dormant Fee Reminder

Are you using your PCFCU account regularly? If not, you could be assessed a \$5.00 per month dormant account fee.

This fee applies to all accounts with aggregate balances of less than \$300.00 that have no activity for more than 24 months. You can stop us from taking this fee if you use your account regularly. You can achieve this by using one or more of our convenient products and services...many which are FREE of charge...such as Touch (Mobile) Banking, PC Banking, E-bill Pay just to name a few.

For more information on all our products and services, please visit www.pc-fcu.org.

Get a Visa Card That Suits Your Needs

Tired of paying high rates on the credit cards in your wallet? How does a rate as low as 8.24% with no balance transfer fee sound? Sound too good to be true? Well, it's not with a PCFCU Platinum Visa® Credit Card.

As you can see below, we've got a card that fits your needs.



For more details call 412-678-9564 to speak to a PCFCU representative.

Platinum Variable

- \$ Save on interest and pay off higher rate cards with low introductory rate on balance transfers*
- \$ Additional savings on interest with low introductory rate on purchases†
- \$ Ongoing savings with low rates‡ after the introductory period ends
- \$ Credit lines available up to \$25,000±
- \$ No annual fee
- \$ No balance transfer fee
- \$ No cash advance fee

Platinum Fixed

- \$ Save on interest and pay off higher rate cards with low introductory rate on balance transfers §
- \$ Additional savings on interest with low introductory rate on purchases**
- \$ Ongoing savings with a low, fixed rate after the introductory period ends
- \$ Credit lines available up to \$25,000±
- \$ No annual fee
- \$ No balance transfer fee
- \$ No cash advance fee

Platinum Secured

- \$ Fixed rate card
- \$ Credit lines available up to \$25,000±
- \$ Build credit with secured card
- \$ Low \$30 annual fee
- \$ No balance transfer fee
- \$ No cash advance fee

Get a Platinum Visa Card and start saving today!!

*Balance Transfer Rate will be 2% less than the qualifying Annual Percentage Rate for 6 billing cycles for transfers posted to the account during the first 90 days of opening a new Variable Rate account. Introductory rate is lost if account is 60 days delinquent.
 †Purchase Rate will be 2% less than the qualifying Annual Percentage Rate for transactions posted to the account for 6 billing cycles from opening a new Variable Rate account. Introductory rate is lost if account is 60 days delinquent.
 ‡Platinum Variable Visa Credit Card rates are based on Prime Rate plus a margin. Rates based on creditworthiness. Other restrictions may apply.
 §7.99% Annual Percentage Rate good for 6 billing cycles on all balance transfers posted to the account during the first 90 days of opening a new Fixed Rate account. Introductory rate is lost if account is 60 days delinquent.
 **7.99% Annual Percentage Rate good on all purchases posted to the account for 6 billing cycles from opening a new Fixed Rate account. Introductory rate is lost if account is 60 days delinquent.
 ± Line amount based on creditworthiness.

First Shred Event of the Year

We held our first shred event of 2016 at North Huntingdon Townhouse. Despite the rain, we had an excellent turnout and thank everyone that brought a donation for Jamie's Dream Team. If you missed the event, no worries. Our next one is *October 22, 2016 from 10AM to 1PM*. Read more details on the front page of this newsletter.



Card Skimming: Don't be a victim!

A lot of credit and/or debit card "skimming" fraud has been in the news recently. Card skimming isn't a new crime, but it does seem to be making a comeback. So, what is skimming exactly? And how can you keep your information safe?



A skimmer is much like its sounds. It's a reader that a thief installs on a payment terminal – such as a gas station pump – that literally "skims" the information on your card and harvests it and other people's data. The thief will come back at a later time, retrieve the skimmer, and

then use the collected data to make copies of debit cards or even hack into bank accounts. While EMV chip cards are becoming more common, the practice is still likely to continue. Consider the number of people, including yourself, that use a fuel pump daily, just as one example. Scary, isn't it?

So, how do you keep from becoming a victim? The top tip, according to experts, is to be aware of your surroundings. Use your hand to cover the keypad when entering your pin, and look around at your environment when making a transaction. Additionally, check the terminal for things that look out of place. Wiggle the card about when you insert it – is there movement in the reader device? There could be a false front.

Pull at the reader component; is there movement there? Again, it could be a sign of tampering. In general – if it looks out of place, it just might be!

Finally, to avoid becoming one of the thousands of people that have their card numbers stolen annually, use new technology to your advantage. Most retailers have EMV-enabled terminals and most credit/debit card providers, including Parkview Community Federal Credit Union, have reissued EMV chip cards to their customers in the past few months. So, be sure to use your EMV chip card in an EMV-enabled terminal and/or ATM when conducting transactions. The chip embedded in the card, along with the card reader, provides more security against card skimming and other types of fraud.

If you do suspect fraud, contact us immediately. To stay in front of the potential, make sure to keep a good eye on your account balance(s) and transactions, which you can do on PC Banking, Touch (Mobile) Banking¹ or by calling 412-678-9564. For more information about this or any other matter regarding your PCFCU account(s), speak to one of our helpful representatives.

¹ Enrollment in services required before using.

Holiday Closings



Labor Day
Monday
September 5, 2016

Columbus Day
Monday
October 10, 2016

Veteran's Day
Friday
November 11, 2016

Thanksgiving
Thursday
November 24, 2016

Christmas
Monday
December 26, 2016

PARKLINE: 1-800-947-0681
LOCAL: 412-678-LINE



Phone: (412) 678-9564
Fax: (412) 678-9559

Monday - Friday
9:00 AM - 4:30 PM
Thursday 9:00 AM-6:30 PM

2100 Eden Park Blvd. | McKeesport, PA 15132

In the Community

Race for Grace and the Greater Pittsburgh Area Food Bank



It was our 2nd year volunteering at the 9th Annual Race for Grace on April 2nd. The race benefits the Reflections of Grace Foundation which is a non-profit organization that provides financial, emotional, and educational support for children and their families affected by pediatric brain cancer. The foundation was named for Grace Elizabeth Ekis, a precious 5-year-old who lost her courageous 13-month battle with a rare cancerous brain tumor on Valentine's Day 2008.

Four PCFCU employees volunteered as cheerleaders and water-givers during the race at Norwin High School. Once again, we had a great time cheering on runners and walkers from throughout the community who came out to support such a wonderful cause.

On April 23rd, five PCFCU employees volunteered their time at the Greater Pittsburgh Area Food Bank in Duquesne. The Food Bank distributes food 26.5 million pounds of food to 360,000 people annually throughout our 11-county service area through a variety of food assistance programs, including food pantries, soup kitchens, senior programs, after-school programs and emergency shelters, among others. Parkview Community Federal Credit Union has supported the Greater Pittsburgh Area Food Bank for many years through both fundraising and volunteering efforts. We always look forward to giving back to the community in an essential way through such indispensable organization.

Planning To Travel? If So, Let Us Know!

If you will be traveling away from home especially to another country and using your Visa Credit and/or Debit Card, please let us know ahead of time. This will allow your transactions to go as smoothly as possible and eliminate any interruptions in service when you use it while you're away.

Annual Meeting Results

We would like to thank everyone who attended Parkview Community Federal Credit Union's 81st Meeting on March 19th. The breakfast meeting was held in the cafeteria of Serra Catholic High School in McKeesport. Incumbent Frank Coates was elected to a new 3-year term as a member of the Board of Directors.

All members in attendance received gifts and all were entered into a drawing for monetary prizes awarded at the close of the meeting.

PCFCU Fundraising Efforts

Parkview Community Federal Credit Union is always honored to support our local charities in their efforts of showing generosity to those in need.

This was most certainly the case when we helped in the fundraising efforts of Operation Troop Appreciation our Charity-of-the-Year for 2015. Operation Troop Appreciation (OTA) is a local, non-profit organization that is dedicated to supporting the men and women of our Armed Forces by providing them with "wish list" items that raise their morale either while they are deployed or upon returning home from a deployment.

The credit union had several fundraising events throughout the year during which so many of our members as well as other organizations (such as the East McKeesport

Borough Police Department) were very charitable. Not only did we collect requested food & hygiene items, but we also collected \$3,062.16 in monetary donations through

various planned fundraising events such as \$3 Employee Casual Days, candy bar sales & a Chinese Auction! In addition to our fundraising efforts for Operation Troop Appreciation, we also collected \$1,587.00 for the Norwin Area Veterans Memorial during our North Huntingdon Community Shred Event last year. The collected funds, along with other generous donations, will be used to erect a monument that will honor all Norwin community service men and women who gave their lives in our nation's armed conflicts since 1958. We are glad that we were able to play a part in supporting our troops here and abroad alongside the Norwin Area Veterans Memorial and Operation Troop Appreciation.

This year we are pleased to announce that our Charity-of-the-Year is **Jamie's Dream Team**.

The mission of Jamie's Dream Team, a local, non-profit organization,



is to lift the spirits of those suffering from, and ease the burden caused by serious illness, injury, disability, or trauma. Jamie's Dream Team does this by making dreams come true for individuals in order for them to have joy and hope during what might be an especially difficult time in their lives.

Our goal is to help raise \$5,000 during 2016 and we hope you will help us with our efforts. One of those efforts is our upcoming Chinese Auction. Auction items which will be donated by our employees will be displayed in the credit union's office lobby. Stay tuned because more information will be available soon on how you can participate when the auction begins. You will also have a chance to make a donation to Jamie's Dream Team if you attend our **Community Shred Event on October 22, 2016**. Please refer to the article on page 1 in this newsletter for more details about that event. Thank you in advance for your support in helping us make the credit union philosophy of "people helping people" a reality.