

## Important ATM Deposit Changes...

Due to a recent increase in fraudulent deposits, we've applied new maximum limits



2

## How's your Cybersecurity?

How to avoid internet fraud, phishing scams and viruses that steal your banking information.



3

## Join us at our Community Shred Event...

Combat identity theft by shredding sensitive documents that have account information on them



Norwin Middle School

3



**PARKVIEW  
COMMUNITY**  
Federal Credit Union  
Where Members Always Come First™

# Money CHOICES



SUMMER | JULY 2017

## Bank from Anywhere!



## 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 barbecue 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 payment(s) in July or August on your qualifying loan(s) paying a low \$35 processing fee which can be deducted from your PCFCU Share Savings or Share Draft Checking Account. If you make our payments automatically using Payroll Deduction or Direct Deposit, the payment will be deposited to your PCFCU 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](http://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.**

A Publication for Parkview Community  
Federal Credit Union Members

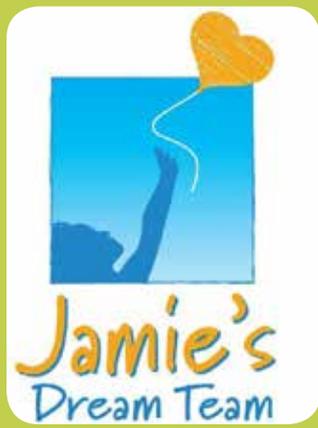
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## Fundraising Efforts

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 Jamie's Dream Team our Charity-of-the-Year for 2016! Since we didn't quite reach our fundraising goal of \$5,000 last year, we decided to continue fundraising for the local, non-profit organization again for 2017.

Jamie's Dream Team lifts the spirits of those suffering from, and eases the burden caused by serious illness, injury, disability, or trauma. The organization 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 again this year is to raise \$5,000 and we hope you will help us with our efforts. One of those efforts is our 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 during other fundraising efforts that will go on at our office throughout the year.

Thank you in advance for your support in helping us make the credit union philosophy of "people helping people" a reality. **Please call 412-678-9564 should you like more information about our fundraising efforts.**

# Don't forget. We have a Visa Credit Card That Suits YOU!

*If you're tired of paying high rates on the credit cards in your wallet then why not try a PCFCU Platinum Visa® Credit Card. Read on further and you'll see that we've got a card that fits your needs*

### Platinum Variable

- ▶ Save on interest and pay off higher rate cards with low introductory rate on balance transfers<sup>1</sup>
- ▶ Additional savings on interest with low introductory rate on purchases<sup>2</sup>
- ▶ Ongoing savings with low rates<sup>3</sup> after the introductory period ends
- ▶ Credit lines available up to \$25,000<sup>4</sup>
- ▶ 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<sup>1</sup>
- ▶ Additional savings on interest with low introductory rate on purchases<sup>2</sup>
- ▶ Ongoing savings with a low, fixed rate after the introductory period ends
- ▶ Credit lines available up to \$25,000<sup>4</sup>
- ▶ No annual fee
- ▶ No balance transfer fee
- ▶ No cash advance fee

### Platinum Secured

- ▶ Fixed rate card
- ▶ Credit lines available up to \$25,000<sup>4</sup>
- ▶ Build credit with secured card<sup>5</sup>
- ▶ Low \$30 annual fee
- ▶ No balance transfer fee
- ▶ No cash advance fee

How can you get a Parkview Community Federal Credit Union Visa® Platinum Card? Visit [www.pc-fcu.org](http://www.pc-fcu.org) or call 412-678-9564 to apply.

<sup>1</sup>7.99% Annual Percentage Rate good for the first 6 months on all balance transfers made within 90 days of opening a new account. Introductory rate is lost if account is 60 days delinquent. <sup>2</sup>7.99% Annual Percentage Rate good for the first 6 months on all purchases made with a new account. Introductory rate is lost if account is 60 days delinquent. <sup>3</sup>Platinum Variable Visa Credit Card rates are based on Prime Rate plus a margin. Rates based on creditworthiness. Other restrictions may apply. <sup>4</sup>Line amount based on creditworthiness. <sup>5</sup>Platinum Secured Visa Credit Card line must be secured with applicant's funds until account is paid off and closed.

## New ATM Deposit Daily Limit



Due to a recent increase in fraudulent deposits, Parkview Community Federal Credit Union is implementing a deposit limit on all deposits made using the ATM. Beginning August 1, 2017, there will be a \$5,000 maximum limit on all deposits to your PCFCU account(s) made at an ATM.

**If you need to make a deposit that is more than \$5,000 you may do so by:**

- Coming in to our office during regular business hours
- Using our Night Drop at our office which is located under the drive thru window at our office (right before our ATM). The deposit will be processed on the next business day.
- Using a Shared Branching location. Visit [www.co-opcreditunions.org/locator](http://www.co-opcreditunions.org/locator) for locations near you.

If you need immediate access to the deposit, consider having the item(s) deposited via direct deposit or wired to your PCFCU account(s). If the item(s) are deposited electronically, the funds will be available the same business day they are received. **For more information regarding this or any other matter concerning your PCFCU account, please call 412-678-9564 to speak with a representative.**

# Protect Yourself From Cyber-Thieves



*Scammers. They seem to be everywhere these days. Most people know someone who has had someone try to separate them from their hard-earned money via phone phishing, skimming or other dishonest tactics – perhaps you were the victim and know the trouble it can cause.*

**Here are a few ever-emerging threats along with prevention tips.**

**Ransomware.** Just last month, the national news reported on a new cyberattack known as WannaCry or WannaCrypt. Before we knew it, more than 150 countries were targeted and millions were impacted. To avoid being hit, make sure your virus and malware packages are updated on your

computers, and verify that all patches have been applied. Microsoft released a security patch in March to address the threat. If you did not update your computer, make sure you do it today. Visit Microsoft's website if you still have questions. **Also, we can't say this enough – back up your data!**

**Advanced email phishing.** You get an email from one of your credit card companies telling you that you need to click on a link to update your information, or open an attachment to read more about an important message. It looks just like the normal emails you would receive, so what's the harm, right? **Wrong!** These advanced schemes are designed to fool you into thinking you're dealing with that company. *Check the details of the message header (where the to and from are located).*

**Is the email address and website url different?** Do not click on anything. Most larger companies – such as PCFCU – will not contact you by email if there is a problem with your account. Additionally, most emails will be addressed to you directly, as fake emails will not because they are sent in mass groups to their next victims.

**Don't neglect basic identity theft protection.** Never release your social security number, bank account information, or other private details to someone you don't know. When ordering products online, stick with companies you know are legitimate. Don't use open WiFi networks (e.g., coffee shops, concert venues) to check your bank balances or order items online. If a site URL doesn't have an **https://** in front of it (look for a yellow lock next to the address) while you're ordering, that is a **red flag** as well.

Armed with this information, and by being extra vigilant when working and shopping online, you can save yourself the headache of not only cybertheft, but also the massive and expensive ordeal of repairing your financial life after identity theft.

**Give us a call at 412-678-9564 if you ever receive a suspicious email, and we'll be happy to confirm its validity.**

## SAVE THE DATES... COMMUNITY SHRED EVENT

**JULY 15<sup>th</sup>**  
SHRED EVENT

Norwin Middle School  
10870 Mockingbird Dr.  
N. Huntingdon, PA

10AM - 1PM

**Protect your identity by shredding important documents!**

Parkview Community FCU wants to help its members and the community get rid of their unwanted, private information in a safe convenient way which is why we sponsor yearly community shred events. Members and non-members are invited to bring their unwanted personal information and have it shredded.

The shredding will be done by the same professional document management company that the credit union uses for its shredding needs.

The event which will be the only one for the year, 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!

**SEPTEMBER 1<sup>st</sup>**  
CUSTOMER  
APPRECIATION DAY

Parkview Community  
Federal Credit Union

11AM - 4 PM

## Score... A Great Deal!! Fall Appreciation Day



We are celebrating and want to thank you, our members for being so supportive, loyal and just plain awesome! Join us for refreshments and a fun time at our Fall Appreciation Day. We'll also be giving away an **TAILGATING COOLER** for each new loan/credit card application or **VISA Credit Card balance transfer** you do during the month of September. **Call 412-678-9564 for more information about our Fall Appreciation Day.**

# Annual Meeting Results

We would like to thank everyone who attended Parkview Community Federal Credit Union's 82<sup>nd</sup> Meeting on March 11th. The breakfast meeting was held in the cafeteria of Serra Catholic High School in McKeesport. Incumbents Andrea Graziano and Marilyn Scappatura were elected to a new 3-year term as members 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.

## LIFE Insurance

*Insurance the credit union way. Insurance for everything that matters!*

Life insurance is an important part of a financial safety net you can provide your loved ones in the event of your passing. Life insurance helps provide peace of mind, knowing that your beneficiaries will receive money, when they need it most.

Life insurance can provide:

- \*Cash for daily family living expenses
- \*Funds your children's education
- \*Monthly mortgage payments
- \*Car payments

Trusted by your credit union

You trust your credit union to provide value. It endorses **TruStage** products and programs because for more than 75 years we've been providing exceptional value and superior service.

TruStage products and programs are made available through the companies of the CUNA Mutual Group. They have been providing insurance and financial services designed for **credit unions and their members** for more than 75 years, serving more than 13 million credit union members.



TruStage™ is the marketing brand for the insurance issued by CMFG Life Insurance Company. The insurance offered is not federally insured or guaranteed or sold by your credit union. Products may not be available in all states. Be sure to understand the complete details of coverage, including any exclusions and limitations. \*This is a 10-year level premium term policy with a level death benefit renewable to age 90. Rate shown is for a female, age 35 for preferred plus category, and is based on age, gender, no tobacco use, and other underwriting requirements. Your rate and availability will be subject to underwriting and based on your health and other factors, you may be offered a higher premium rate or you may be denied coverage. Rates shown are also based on automatic account billing. Premiums will increase annually after the initial 10-year period. Life insurance policies contain exclusions, limitations, and terms for keeping them in force. Not available in New York. Policy # Term-2000

**For more information:**

Call 855-612-7909  
TruStageLife.com

## PCFCU Sponsorships

**We are proud to announce our continued support for the McKeesport Area High School Football Homecoming event. This is the 4th year of our 5 year sponsorship of \$5,000. 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 2nd), Gig On Main (July 15th) and the Light-Up Night Parade (November 16th). Additionally, PCFCU sponsored the **Norwin Chamber of Commerce** Excellence In Education Luncheon (May 10th), Annual Golf Outing (June 16th) & the **Pittsburgh Chapter of PA Credit Unions** Annual Golf Outing (July 31st).

## Holiday Closings

**Independence Day**  
Tuesday, July 4, 2017

**Labor Day**  
Monday, September 4, 2017

**Columbus Day**  
Monday, October 9, 2017

**Veteran's Day**  
Friday, November 10, 2017

**Thanksgiving Day**  
Thursday, November 23, 2017

**Christmas Day**  
Monday, December 25, 2017

## Supervisory Committee Audit

The Supervisory Committee is conducting an audit of all accounts. Please be sure to review your most recent statement very carefully.

If you discover an error on the statement, please direct it in writing to: Lee Ann Ingram, CPA, LLC, P.O. Box 58, Venetia, PA 15367. Thank you!

## Save The Date!

**JULY 15** 10:00 AM - 1:00 PM  
**Community Shred Event**

**SEP 01** 11:00 AM - 4:00 PM  
**Fall Member Appreciation Day**

## Please Get In Touch

**PARKLINE:** (800) 947-0681  
**LOCAL:** (412) 678-9564

### HOURS OF OPERATION

**Mon-Fri** 9:00 AM 4:30 PM  
**Thursday** 9:00 AM 6:30 PM

2100 Eden Park Blvd.  
McKeesport, PA 15132

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