

The Benefits of Mobile Banking...

Top tips about Touch Mobile Banking and Flash (Mobile) Deposits.

2

Managing your Money...

Advice about how to manage your money better with budgeting and thoughtful purchases.



3

Join us at our Fall Member Appreciation Day...

You are invited to join us as we celebrate you, our valued members!



3



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

Money CHOICES



SUMMER | JULY 2018



Bank from Anywhere.

Anytime.

Vacation Skip-A-Payment

Time for pool parties, fairs and carnivals with the family, BBQ picnics and, of course, vacation! A lot of these fun activities, especially that cruise or road trip you've been planning, also tend to cost more money, so we're here to help you have more fun in the sun this year with our Vacation Skip-A-Payment.

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

Could you use extra cash for your summer fun? It's quick and easy to complete and sign the Vacation Skip-A-Payment form located on our web site at www.pc-fcu.org --just make sure you return it to us 10 days or more prior to the due date.

Certain restrictions apply. 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 year we are proud to announce that we are supporting **Autism Speaks**.

Autism Speaks is dedicated to promoting solutions, across the spectrum and throughout the lifespan, for the needs of individuals with autism and their families through advocacy and support; increasing understanding and acceptance of autism spectrum disorder; and advancing research into causes and better interventions for autism spectrum disorder and related conditions.

Our goal this year is to raise \$5,000. So far we've sponsored two fundraising events this year - the Wagon of Wine raffle ticket and accepting donations during our Annual Shred Event. We will continue to raise money in order to meet our goal by the end of the year. Be sure to check out our Winter newsletter to find out how much we raised.

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.**



Mobile Banking in a Flash!

The Benefits of Touch (Mobile) Banking including Flash (Mobile) Deposit

You're in the grocery store. You look down at your wallet and quickly realize that you forgot your cash at home. Your savings account has funds, but who wants the headache of calling the bank and waiting on hold, all while standing in the produce aisle?

There is a better way! With PCFCU Touch (Mobile) Banking, you can transfer funds, view your balances and see your transactions with just a few clicks, anytime anywhere. You can also set up alerts (i.e., email and/or text messages – message and/or data rates may apply) to let you know when balances dip below a specified amount, or if an account has overdrafted. Need to make a check deposit but aren't able to come into the credit union? Use Flash (Mobile) Deposit – with just a couple of photos on your phone and some quick information, your money is on its way into your PCFCU checking or savings account with nothing else you need to take care of! For more information on Touch (Mobile) Banking or Flash (Mobile) Deposit, visit www.pc-fcu.org or give us a call.

BONUS TIP: Want to know your balance or history, or need help via text? Send BAL, BALANCE, BALANCES or B to 592-89 for the current amounts in all of your accounts, STMT, TRAN or HIST for a rundown of your most recent posted transactions, or HELP/HLP for support. Your carrier's text message and/or data rates may apply.

Visa Credit Card Benefits



With the interest rates and fine print tied in with so many of today's credit cards, many want to find a card that works for them and all of their needs: a reasonable interest rate, no annual fee, low fees for features like balance transfers, and a credit limit that makes life easier. ***Have you checked out the Platinum Visa® Credit Cards PCFCU offers?***

We have three different cards available, each with free balance transfers and no cash advance fee. Our variable and fixed card accounts have no annual fee, while our secured card has a low \$30 annual fee but can help you to build your credit rating with each use!

Credit lines are available on each card of up to \$25,000, and unsecured card options feature low introductory rates. In addition to all these great benefits, getting account information and making online payments for your card is easy and fast. Apply today at <https://www.pc-fcu.org/products/visa-credit-card/>, or stop by the credit union to fill out an application in person. You deserve some credit! Check out our Visa® Credit Card options today! ****Some restrictions may apply. Limit for Platinum Visa Credit Card is based on applicant's creditworthiness.***

Money

Management

America's average debt totals are growing each year, and our young people continue to enter the "real world" with little to no education on how to manage money. What's more, many adults admit that they are either self-taught on how to handle their finances or they've engaged the services of a money-smart friend to teach them the basics of balancing income and expenses.

At Parkview Community Federal Credit Union, we believe in sharing our wealth of information on this topic with you. Money management, after all, isn't just making sure you don't run out of money before you run out of month. ***It's about setting up and sticking to budgets, setting short- and long-term goals to achieve your dreams and making the right investments that will help you reach for that car, vacation of a lifetime, child's education or retirement milestone that you're working so hard for.***

Money management has several facets; in addition to budgeting and financial goal-setting, growing a savings nest egg and using credit wisely are also key. Do you



know how to set up a budget? This spending plan can make or break your future, so ask questions (even here at your local branch!) if you're not sure how to get started. Our top tip? Budget in advance and plan ahead – and set up a budget that includes that occasional coffee you like to enjoy or that quick fast food lunch the kids enjoy on Sunday afternoons.

When it comes to savings, the old adage still holds true: pay yourself first! Before any bills are paid, take the money allotted in your budget and move it to a separate (perhaps a savings) account and try to forget it is there. You'll be surprised at how quickly the balance grows. Additionally, the next time you see that item in the store you just have to have – but didn't plan for – just stop! Think over the purchase before you make it.

Do you need it? Will you regret the decision in an hour, a day, or a week? Go home and think about the item for 24–48 hours. If you are still thinking about it and still want to purchase it, head back to the store. You might also change your mind, though, or forget entirely about that thing you had to have at the time.

Credit is great to have, but remember that wise use of credit can help with your goals and, in some cases, actually save you more money. Landlords often check the credit of potential tenants, and when that vehicle needs replacement, the interest rate on the loan for a new one rests largely on the creditworthiness of the borrower. Even insurance companies, cell phone companies, and utilities check credit reports to determine premiums, interest rates and security deposits. The better your score, the lower each of those will be. Be in the know beforehand by keeping an eye on your score; if you need help on the ways to do that, give us a call.

Those goals? The new house, new car, kitchen renovation or cruise? Doing all of the above makes these dreams far easier to reach. Just want financial security? Make a goal, get to work today, and stick to it. ***Remember, if you aren't working toward anything specific, you're likely to spend more than you should.***

Score a Deal - Fall Member Appreciation Day!

**Friday
August 31st**

We are celebrating and want to thank you, our members for being so supportive, loyal and just plain awesome!

Join us for hot dogs, cheese and nachos, and other refreshments as well as a fun time at our Fall Member 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 complete during the month of September.

Call 412-678-9564 for more information about our Fall Member Appreciation Day.

**COMING
SOON**

Construction is underway for our new branch located at 12260 US Route 30 by Norwin Town square North Huntingdon, Pa.

Opening in late 2018/early 2019, our new branch will be a state-of-the-art facility featuring a unique, welcoming design that provides high tech features for a more streamlined banking experience. We are excited to serve our members in the North Huntingdon and surrounding areas and help them achieve their financial dreams.

Annual Meeting Results

We would like to thank everyone who attended Parkview Community Federal Credit Union's 83rd Meeting on March 10th. The breakfast meeting was held in the cafeteria of Serra Catholic High School in McKeesport. Incumbents Kathleen Brady and Michael Richey 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.



**PARKVIEW
COMMUNITY**

Federal Credit Union

Where Members Always Come First™

Holiday Closings

Independence Day
Wednesday, July 4, 2018

Labor Day
Monday, September 3, 2018

Columbus Day
Monday, October 8, 2018

Veteran's Day (Observed)
Monday, November 12, 2018

Thanksgiving Day
Thursday, November 22, 2018

Christmas Eve Day
Monday, December 24, 2018
Closed at 1:00pm

Christmas Day
Tuesday, December 25, 2018

Trade-In before you miss out



July 1 – July 31, 2018

Enterprise will appraise your vehicle using Kelley Blue Book® Trade-In Value and

Add \$500¹

Upon used vehicle purchase from Enterprise Car Sales.

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

1: Kelley Blue Book Trade-In Values used by Enterprise are obtained from © 2018 Kelley Blue Book Co.'s website KBB.com. Kelley Blue Book Trade-In Value is based on accurate condition rating & mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Kelley Blue Book Trade-In Value. Kelley Blue Book valuation adjustments for vehicle mileage disproportionate to the age of the vehicle may be capped by Enterprise Car Sales at 20% of the vehicle's base value. If a Kelley Blue Book Trade-In Value is not available for customer's vehicle, Enterprise will provide a fair & competitive value for customer's vehicle. Additional trade-in value of \$500 is available only on passenger vehicles and light duty trucks with a Kelley Blue Book Trade-In Value & when a vehicle is purchased from Enterprise. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration & all other necessary paperwork to transfer title. Offer only valid on one trade-in for each Enterprise vehicle purchase. Restrictions apply. See a Sales Consultant for details. Offer void where prohibited including AK, HI, KY, LA, MD, NE, NM, OK, OR, SC, TX, VA and Washington D.C. Offer valid 07/01/18-07/31/18. No cash advances. Offer cannot be combined. Not valid on previous purchases. Used vehicles were previously part of the Enterprise rental fleet &/or an affiliated company's lease fleet or purchased by Enterprise from sources including auto auctions, customer trade-ins or from other sources, with a possible previous use including rental, lease, transportation network company or other use. Photo for illustration only. The "e" logo & Enterprise are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2018 Enterprise Car Sales.

PCFCU Sponsorships

We are proud to announce our continued support for the McKeesport Area High School Football Homecoming event. This is the 5th year of our 5 year sponsorship of \$5,000. Go Tigers!!

Also, this year we are the Gold Sponsors of the Irwin Business and Professional Association, which hosts the Gig On

Main (July 14th) and the Light-Up Night Parade (November 15th). Additionally, PCFCU sponsored the Norwin Chamber of Commerce Excellence In Education Luncheon (May 2nd), and we are sponsoring the Annual Golf Outing (June 15th) & the Pittsburgh Chapter of PA Credit Unions Annual Golf Outing (July 30th).

Save The Date!

AUG 31 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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