

Check Cashing Policy...

Designed to protect you and avoid confusion, don't skip over this important information



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Banking Peace of Mind...

Protecting yourself from an endless cycle of overdrafts



3

Don't miss the annual meeting...

Refreshments will be served and we will be nominating members of the board



3



PARKVIEW COMMUNITY

Federal Credit Union

Where Members Always Come First™

Money CHOICES



WINTER | JANUARY 2017



Buying a Vehicle this Year?

With *Parkview Community Credit Union's Indirect Lending Program* members can simply choose any participating dealership, complete the loan application and upon approval, drive away in your new vehicle. The dealer will take care of the paperwork for your Parkview Community Federal Credit Union loan. And as always, you'll get competitive rates. *Be sure to visit our website (www.pc-fcu.org) regularly for information on area dealerships participating in this exciting new program!*



For additional information about our Indirect Lending Program, call 412-678-9564 to speak to a representative.

A Publication for Parkview Community Federal Credit Union Members

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Notice Regarding Non-Visa Pinless Debit Transactions



You may use your Parkview Community FCU VISA Debit Card to initiate both VISA and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions.

To initiate a VISA debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction of a VISA network.

To initiate a non-VISA debit transaction, you may enter a PIN at a point-of-sale (POS) terminal, or for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-VISA transaction. We have enabled non-VISA debit transaction processing on the ACCEL Network.

The rights and protections applicable only to VISA debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Fund Transfers Disclosure will not apply to transactions processed through non-Visa networks.

Please stop by or call us to speak to a credit union representative if you have any questions regarding this matter.

Check Cashing Policy

Our check cashing policy is designed to protect you and avoid confusion. Members with checking accounts only are entitled to cash checks here at the credit union under the following guidelines.



Some checks you present may be held two business days when deposited into your checking account. If we place a hold on your check, we may make some of the funds available to you on the first business day after the day of your deposit. For example, if we place a hold on a check that you bring into the credit union to deposit on Monday (during business hours), then the first \$200 will be available for you on Tuesday. The remaining funds of that deposit will be available to you on Wednesday. Checks deposited into share accounts may be subject to longer holds, if applicable. Other restrictions may also apply. Please refer to Parkview Community FCU's Funds Availability Policy for detailed information.

Properly noted payroll checks.

Payroll checks should show the word "Payroll" or "Payroll period xx/xx/xxxx to xx/xx/xxxx". Federal, State or Local Government checks will not normally have a hold placed.

Personal checks presented from other financial institutions may not be

cashed if they exceed the amount of available funds in your account (share or checking). If the check cannot be cashed, normal hold policies will apply.

Any time a check that is payable to the member and someone else (aka "AND" check), both payees must be on the account on which the transaction is taking place. If not, the nonmember payee must accompany the member for processing. Identification is required and will be verified and recorded.

Proper identification is required to cash any check at the credit union.

Special circumstances (i.e. new accounts; checks in excess of \$5,000; re-depositing a check that has been returned unpaid, etc.) will warrant exception hold procedures. Please refer to the credit union's Funds Availability Policy for detailed information.

Need more info?

If you have any questions, please stop by or call to speak with a Credit Union Representative.

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 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.*

Welcome Boilermakers' Local #154

We would like to welcome **The International Brotherhood of Boilermakers, Local #154** of Pittsburgh, as members of Parkview Community Federal Credit Union.

The Boilermakers are an industry leader in providing the best trained workers who possesses the knowledge and skills required to work in the Boilermaker Construction industry. Their workforce includes over 2,000 members, 1,650 journeymen, 150 apprentices and 200 trainees. We hope that Parkview Community FCU will provide the Boilermakers Local #154 with a premiere banking experience for years to come!

Your Banking Peace of Mind

“Like the old adage says, to err is human. The problem is, when it comes to finances, that error can also be very expensive. One overdraft fee can quickly snowball into more, and suddenly you have a money crisis on your hands.”

Overdraft protection plans/programs, or ODPs as they are sometimes called, can be a big lifesaver in certain situations. Most plans/programs will ‘cover’ a transaction(s) up to a certain amount if there’s not enough in your Checking Account to clear the transaction(s).

In other words, a check presented for payment will not be returned for insufficient funds, you won’t be “declined”



at the grocery store, restaurant, etc. and other unexpected emergency expense(s) will be covered.

However, there is no real need for an ODP if you can avoid going negative in the first place. If your goal is to stop the cycle of overdrafts, an ODP may not be the best option for you, as the cushion is sometimes too much of a temptation for some and makes their situation worse.

In this case, you have several other options. While you can link your savings account to your checking account to cover these events, it isn’t doing much to stop you from the habit. What can help is diligence: better transaction and fee recording, checking your balance(s) daily and more frequent checkbook balancing might be your best bets. Some people prefer to use online financial products or software like Quickbooks and Mint, some of which automatically sync and update your transactions.

Another idea is opting out of allowing an overdraft to occur in the first place. Give us a call and we can help you opt in or opt out in just a few minutes. Opting out will keep those overdraft fees at bay and hopefully help to break the bounce habit.

If you’d still prefer to have an overdraft protection plan/program, Parkview Community FCU’s Overdraft Advance Program might offer you the security you need and it is easy to use. We can set it up for you today. We truly hope you’ll never need to use it, but it will be there if it is needed. **For more questions about ODP or for more information about our Overdraft Advance Program, stop by or call 412-678-9564.**

SAVE THE DATE... DON'T MISS THE 82nd ANNUAL MEETING!!

MARCH 11TH

Sierra Catholic HS
Cafeteria

200 Hershey Dr
McKeesport, PA 15132

Doors Open: 9:30 am
Meeting & Election:
10 am

The Annual Meeting is Quickly Approaching!

All members are invited to attend this important credit union event. It’s your chance to find out how we 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.

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, 2017. A letter of intent can be mailed to 2100 Eden Park Blvd., McKeesport, PA 15132 to the credit union office.*

Join Us. It’s Free!
Refreshments will be served.

Please RSVP by March 3rd, 2017 by filling out the form and dropping it off at the credit union.

82nd Annual Meeting RSVP

NAME _____

ADDRESS _____

CITY _____ STATE _____ ZIP _____

PHONE# _____ # OF ATTENDEES _____

WE ARE PROUD TO ANNOUNCE...

We told you that we wanted to raise \$5,000 for our Charity-of-the-Year, Jamie's Dream Team. Well, we are proud to announce that thanks to you we raised \$4,195.07 during 2016! We have decided to continue to raise money for Jamie's Dream Team in 2017 since we fell short of our goal and because we believe in the organization's mission of lifting the spirits and easing the burden of those suffering from serious illness, injury, disability or trauma.



We are asking for your help again with our fundraising efforts since we can't do it alone. So, be sure to check our Facebook and Twitter pages to find out how you can help us help Jamie's Dream Team make dreams come true.

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.

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:

***PC Banking 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.

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 our office

*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 there are more than 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 Parkview Community Federal Credit Union at (412) 678-9564.

2017 Fee Changes Effective March 1st

NSF & Overdraft Advance
(Draft, ACH, ATM/Debit Card) - \$32.00

Stop Payment
(Draft, ACH, ATM/Debit Card) - \$32.00

Holiday Closings

New Year's Day
Monday, January 2, 2017

Martin Luther King Day
Monday, January 16, 2017

President's Day
Monday, February 20, 2017

Memorial Day
Monday, May 29, 2017

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

Save The Date!

MAY 26 11:00 AM - 4:00 PM
Summer Member Appreciation Day

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

www.pc-fcu.org



[Facebook.com/
ParkviewCommunityFCU](https://www.facebook.com/ParkviewCommunityFCU)



[Twitter.com/pc_fcu](https://twitter.com/pc_fcu)

Avoiding Dormant Fees

A few of you have noticed on your enclosed statements that you have been assessed a \$5.00 per month dormant account fee.

This fee has been in effect since February 2009 and applies to all accounts with aggregate balances of less than \$300.00 and no activity for more than 24 months. Please stop us from taking this fee...we would rather be of service to you. Check out all of the great products and services we offer.

Many of these products are free:

- *Free Checking
- *Free Mobile and PC Banking
- *Free Bill Pay and many more!

We can conveniently serve you not only through our many electronic products but also through over 5,000 Service Center locations. **For more information on all of our products and services, please visit www.pc-fcu.org.**