

**Notice Regarding
Non-Visa Pinless Debit
Transactions**

**Giving back to the
communities that
we serve.**

**Don't miss the annual
meeting...**

We're looking for responsible, dedicated and hardworking members who feel they have what it takes to lead this credit union into the future.



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

Money CHOICES



WINTER 2020

NOW'S THE TIME TO UPGRADE YOUR CHECKING EXPERIENCE!

Here at Parkview Community Federal Credit Union we want to make sure our members have the tools they need to better manage their finances. We do that by offering an array of financially savvy products and services like our hassle-free checking accounts. All are designed to meet your banking needs, whatever they may be.

Here's some of the great features our checking accounts offer:

- No minimum balance
- No monthly maintenance fee
- No per-check fee
- Overdraft Advance
- Unlimited ATM access at all PCFCUs, CU\$ and PNC Bank
- Free Telephone Banking
- Free PC Banking
- Free E-Bill Pay
- Free VISA Check Card
- Free Mobile Banking

With such great features in addition to our premiere service, now might be a great time to switch! And switching can be as easy as 1-2-3!!! For more information on our Checking Accounts or to switch today, visit www.pc-fcu.or, call us or stop by our McKeesport or North Huntingdon locations.



**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 debit transactions 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 over 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 to speak to a representative if you have any questions regarding this manner.

For years, Parkview Community Federal Credit Union has strived to give back to the communities that we serve. We have raised tens of thousands of dollars for area organizations such as the *Salvation Army*, the *Greater Pittsburgh Area Food Bank*, *Jamie's Dream Team*, and *Autism Speaks* just to name a few. In addition to fundraising, we have also supported other area organizations and charities in other ways whether it be by donating a basket for a fundraising event or by volunteering our time. Supporting the communities that we work in is and has always been very important to us.

That's why we are proud and excited to announce that we will be raising money for not one but two charities this year *Miss Rhonda's Closet* and *The Norwin Community Resource Center*.

Miss Rhonda's Closet is a non-profit organization that helps local children maintain dignity by having access to personal hygiene items, clothing, and necessities without being embarrassed. The closet is located the Larosa Boys and Girls Club in McKeesport. To learn more about *Miss Rhonda's Closet*, please visit their Facebook page.

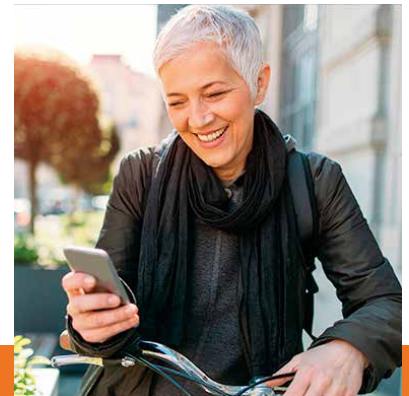
The Norwin Community Resource Center is a 501c3 non-profit dedicated to helping seniors enrich their minds, bodies, and spirit. Programs are offered for men and women ages 55-105 morning, afternoon, and evening. NCRC is also an informational center helping seniors connect with agencies and products that best serve their needs. Their goal is to help all "AGE" gracefully. For more information on NCRC please visit their website at ncrc1.org. We hope that you'll support us in our fundraising endeavors for these worthy causes this year!

Send money to virtually anyone, anytime.

Pay with Popmoney® from the same
trusted place you bank

popmoney

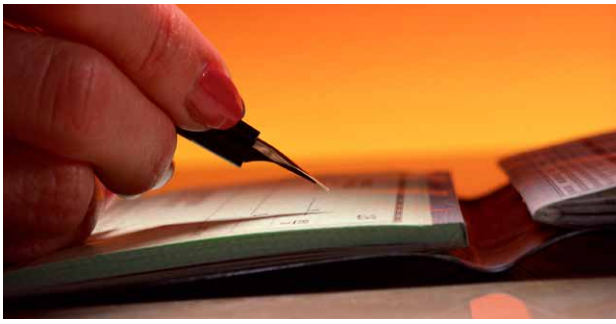
LEARN MORE



1099 Interest E-Notifications

If you are a PC Banking user than you already know that you get important account notices emailed to you in lieu of receiving them in the mail. This includes your 1099 interest statements (if applicable) 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 box!

For more information about E-Notifications, visit www.pc-fcu.org, stop by or call the office at 412-678-9564 to speak with a representative.



CHECK CASHING POLICY

Our check cashing policy is designed to protect you and avoid confusion. Members with checking accounts 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), 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 (i.e. payroll checks should show the word "Payroll" or "Payroll Period XX/XX/XXXX to XX/XX/XXXX") or Federal, State or Local Government checks will not normally have a hold placed on it.

Personal checks presented from other financial institutions may not be cashed if they exceed the amount of available funds in your account (Share or Share Draft 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 that the transaction is taking place on. If not, the non-member 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.

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

Save The Date!

THE 85TH 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 14, 2020*

PLACE: *Serra Catholic High School – Cafeteria
200 Hershey Drive, 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 7, 2020 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 29, 2020. A letter of intent can be mailed to Parkview Community FCU, 2100 Eden Park Blvd., McKeesport, PA 15132 or delivered to the credit union office.

85th Annual Meeting RSVP

NAME _____

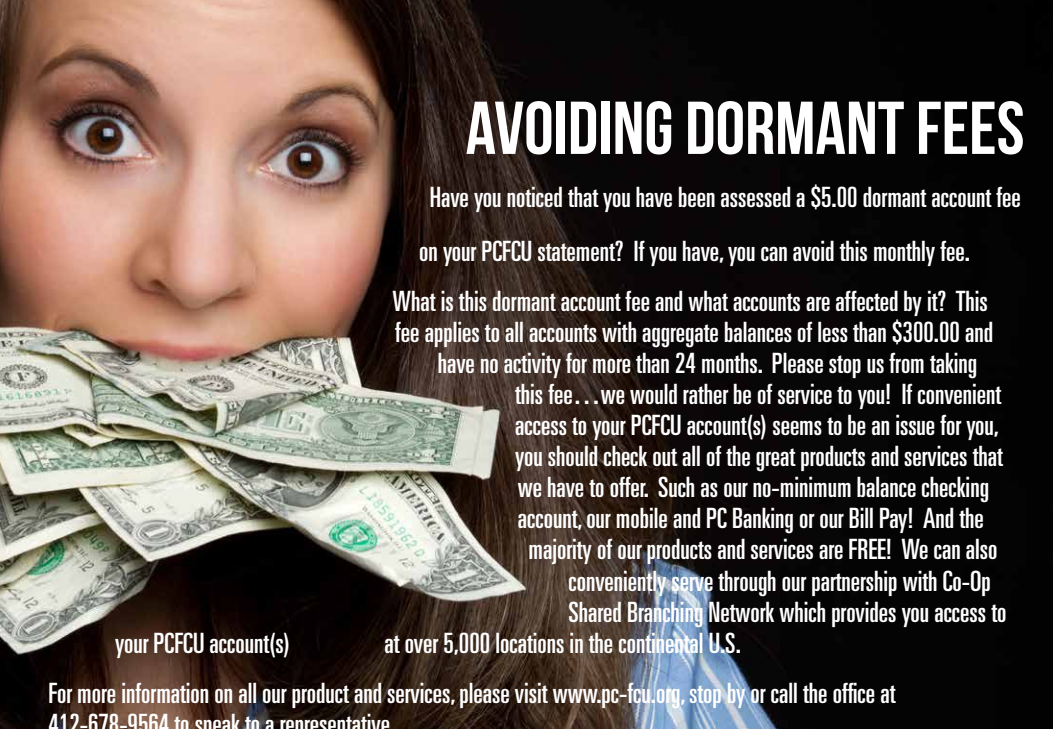
ADDRESS _____

CITY _____

STATE _____ ZIP _____

PHONE # _____

NUMBER OF ATTENDEES _____



AVOIDING DORMANT FEES

Have you noticed that you have been assessed a \$5.00 dormant account fee on your PCFCU statement? If you have, you can avoid this monthly fee.

What is this dormant account fee and what accounts are affected by it? This fee applies to all accounts with aggregate balances of less than \$300.00 and have no activity for more than 24 months. Please stop us from taking this fee... we would rather be of service to you! If convenient access to your PCFCU account(s) seems to be an issue for you, you should check out all of the great products and services that we have to offer. Such as our no-minimum balance checking account, our mobile and PC Banking or our Bill Pay! And the majority of our products and services are FREE! We can also conveniently serve through our partnership with Co-Op Shared Branching Network which provides you access to at over 5,000 locations in the continental U.S.

your PCFCU account(s)

at over 5,000 locations in the continental U.S.

For more information on all our product and services, please visit www.pc-fcu.org, stop by or call the office at 412-678-9564 to speak to a representative.

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. THIS IS IMPORTANT BECAUSE IT MAY AFFECT THE WAY YOU CONDUCT BUSINESS AT PARKVIEW COMMUNITY FEDERAL CREDIT UNION.

What is Regulation D?

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:

- **PCBanking 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.

This regulation states that you are allowed SIX (6) such transactions per month, per account.

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 PCFCU offices
- **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 exceeds 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 call 412-678-9564 to speak to a representative.

2020 HOLIDAY CLOSINGS

New Year's Day

Wednesday, January 1, 2020

Martin Luther King, Jr. Day

Monday, January 20, 2020

Presidents' Day

Monday, February 17, 2020

Memorial Day

Monday, May 25, 2020

Labor Day

Monday, September 7, 2020

Columbus Day

Monday, October 12, 2020

Veteran's Day

Wednesday, November 11, 2020

Thanksgiving Day

Thursday, November 26, 2020

Christmas Eve

Thursday, December 24, 2020

Closed at 1:00 p.m.

Christmas Day

Friday, December 25, 2020

SAVE THE DATE!

Be sure to check www.pc-fcu.org to save the dates of our summer and fall member appreciation days. Also keep an eye out for credit union events throughout the year!

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

12260 Route 30
North Huntingdon, PA 15642

www.pc-fcu.org

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