

# Your \$hare

**The Inquirer** NEWS

## Employees Federal CREDIT UNION

400 N. Broad St. • Philadelphia  
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800 River Rd. • Conshohocken  
PA • 19428 • (610) 292-6762

*Visit our new website at [www.pnicu.com](http://www.pnicu.com).*

Vol. 16. No. 1

Philadelphia, PA

January, February, March 2005

## International Credit Union Day a success

*By Earl Laney  
Credit Union President/CEO*

Our 2004 International Credit Union Day was a great success as over 600 members stopped by either our Philadelphia or SPP offices to receive a free gift, soft pretzel, and a chance to win some great prizes. Drawings were held every hour at both locations for prizes which included gift certificates for the Home Depot, Target, Olive Garden, movie tickets and many other items.



*Bernadette, Cindi, Terry and Sue are holding frisbees that were given to our members on Credit Union Day.*

If you couldn't make it this year, please mark your calendar for next year's celebration to be held on Thursday, October 20, 2005. We look forward to seeing you there.

You still have a few weeks left to take advantage of our Special Holiday Loans. Until the end of January, you can borrow up to \$3000 for two years at a low rate of 9.9% APR. This is a great way to pay holiday expenses instead of using a high rate credit card. Hurry and apply today!

Need help with your tax return? As he has for the past several years, Thomas Caso, CPA, of the auditing firm Connolly, Grady and Cha, will be in our office this year to answer any questions you have regarding your State or Federal tax returns. Appointments

can be scheduled between 9 A.M. and 5 P.M. on Thursday, February 3, 2005. Call (215)569-8520 to reserve your time. This service is free to Credit Union members.



During the past year, you may have noticed that the "MAC" logo has been replaced with "STAR" at all ATM locations. If you still have a "Blue MAC Card" please contact us so that we can issue you a "Red STAR Card".

Our Internet Virtual Branch is now operational. Over 200 of our members can now view their Credit Union account from the comfort and convenience of their home or office computer.

Once you set up your account for virtual branch access, you can look up balances, transfer funds between accounts, see what checks have cleared, and even print copies of your cancelled checks.

To sign up for Virtual Branch, go to our website: [www.pnicu.com](http://www.pnicu.com) - click on Virtual Branch: then print out and follow the directions.

Just a reminder that one of the many services your Credit Union provides is that as a member, you are entitled to one free half-hour consultation with the law firm of Robert Dickman, Esq. on any legal matter. Call him at 215-985-0800.

### PHILADELPHIA OFFICE HOURS

Monday – Friday, 9 AM to 4:30 PM  
Phone (215) 854-4460  
Fax (215) 854-2824  
e-mail: [pniconion@aol.com](mailto:pniconion@aol.com)  
[www.pnicu.com](http://www.pnicu.com)

### SPP OFFICE HOURS

Wednesday, 8 AM to 4 PM  
Thursday, 8 AM to 4 PM  
Friday, 7 AM to 3 PM  
First Saturday of Every Month,  
10 AM to 2 PM  
Phone (610) 292-6762  
Fax (610) 292-6737

# Join Us for the Annual Meeting

As we enter the new year, you will once again have the opportunity to join us for our Annual Meeting. Exercise your right to vote in the election of the new Directors for the upcoming year. Directors, who serve in this role as volunteers, are elected from the membership and are part owners of the Credit Union, just like you!

The meeting will be held on Wednesday, February 16 in the auditorium of the Community College of Philadelphia located on 16th Street below Spring Garden Street.

This year the meeting will start at 5:30.

In the event of inclement weather, call our office at 215-854-4460 for the rescheduled date.



**Test your financial knowledge. The answers to these clues can be found in this issue of the newsletter.**

(Answers contain no spaces between words)

**Across**

- 2. A tool for recognizing identity theft
- 4. Overdraft Protection may help as you adjust to this new legislation
- 6. Because we return profits to our members, credit unions can offer better \_\_\_\_\_.
- 8. An online auction site
- 10. Your Credit Union Board of Directors is made up of
- 12. a burdensome possession

**Down**

- 1. A tool for timely paycheck deposits
- 3. \_\_\_\_\_ over profits – a credit union motto
- 5. The FACT Act makes your credit report available to you free
- 7. \_\_\_\_\_ budget

Answers to Money Puzzle  
 Across 2. credit report 4. Check 5. annually 7. spot  
 Down 1. direct deposit 3. people 5. annually 7. spot  
 10. volunteers 12. white elephant

# 7 Ways to Start the New Year Off Right

- 1. Make the Credit Union Your Primary Financial Institution.** Move your financial services to the Credit Union, and experience the difference. Share with us what you need and we'll help you with a financial plan to beat all previous New Year's resolutions!
- 2. Pay Yourself First.** We offer special tools that help you get the best use of your paycheck. Utilize direct deposit or payroll deduction to force regular savings habits and to save time on payday.
- 3. Spot-Budget for 2005.** Target challenge areas such as clothing or entertainment, and build a budget around them. Get a book that will allow you to save receipts for these categories and take notes on how well the budget is working.
- 4. Check Your Credit Report.** Make a ritual of checking your "slate" at the beginning of the year to be sure it's clean. If you are unsure of how to obtain a copy of your credit report, contact the Credit Union.
- 5. Take Care of Any Charged Holiday Expenses Early.** Put a cap on holiday charges. If consolidating your credit cards at a lower rate is in order, handle it soon after the new year. We always have valuable tools to help you manage your debt.
- 6. Create an emergency fund.** Start by returning unwanted gifts quickly so that you don't get stuck with a reduced price, or go to eBay to auction off those items you'll never use. Having the money in an account is far more practical than saving those items for next year's white elephant or re-gifting!
- 7. Be Realistic with your Resolutions.** Those that are not based on reality often end up broken within the first week of the new year. Think about your habits and break down your resolution into small tasks or behavioral changes. You're more likely to succeed in making a change, and will be able to look back on 2005 with satisfaction.