




Your \$hare

Credit Union News

PHILADELPHIA
DAILY NEWS
THE PEOPLE PAPER

The Inquirer

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January, February, March 2007

Annual Meeting

Your Credit Union's Annual Membership Meeting will be held on Wednesday, February 21 at the 1st floor Conference Center starting at 5:30 P.M.

The agenda will include reports to the members from the Credit Union President, Chairman of the Board, and the Chairpersons of the Credit and Supervisory Committees.

Members will have the opportunity to bring up any new business or ask any questions regarding their Credit Union. Following that, there will be an election for Credit Union Directors. The Board will meet after the meeting to elect their officers.

There is another reason to attend – cash prizes of \$2,000.00 will be awarded. Top prize will be \$500.00, a second prize of \$250.00, and a third prize of \$100.00, plus fifteen prizes of \$50.00. If you cannot attend, you still have a chance to win a prize since we will then award eight prizes of \$50.00 with a drawing from the entire membership.

Members at the meeting are eligible for prizes made from both the atten-



Credit Union President Earl Laney presented "Nick" Lee a plaque honoring him on his retirement from the Board after 35 years of service.

dance and membership pools, but can only receive one prize. Everyone attending will receive a free souvenir.

International Credit Union Day Successful!

The 2006 International Credit Union Day celebration attracted more than 600 people to our Philadelphia and SPP offices. Those who attended received a free gift, soft pretzel and a

chance to win some great prizes.

Drawings were held thorough out the day at both locations for prizes which included gift certificates to Home Depot, Target, Olive Garden, Chili's and Red Lobster.

If you didn't make it this year, be sure to mark your calendar for next year's celebration. which will be held on Thursday, October 18, 2007.

Need Help With Your Tax Return?

As he has done for the past several years, Thomas Caso, CPA of the auditing firm of Connolly, Grady and Cha, will be in our office to answer any questions you have regarding your State or Federal tax returns. Appointments can be scheduled between 9 A.M. and 4 P.M on Thursday, February 8, 2007. Call 215-569-8520 to reserve your time. This service is free to Credit Union members.

Happy New Year from our staff and officials!

PHILADELPHIA OFFICE HOURS

Monday – Friday, 9 AM to 4:30 PM
Phone (215) 854-4460
Fax (215) 854-2824
e-mail: pnicunion@aol.com
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

Membership in your Credit Union is open to all PNI employees and their family members. We encourage you to open an account for your children, grandchildren, spouse, etc.

Consolidate Your Credit Cards with a Credit Union Credit Card

Start the New Year off on the right foot! Consolidate your holiday credit card debt with a credit card from the Credit Union. Financing for members starts as low as 9.9% APR, lower than most credit card companies. Stop in and apply today or contact the Credit Union for more details.

Electronic Loans Make Purchasing Easy!

Do you plan to purchase a PLASMA TV, LAP TOP COMPUTER, BLACKBERRY, SATELLITE RADIO, IPOD or any other of the new electronic items now available? If so, stop by your credit union to apply for our new "Electronic Loan." We are offering a special low rate with up to 3 years to pay. For example, you can get \$5,000 for only \$37.07 a week. Call us for further information and details.

Increased Insurance Coverage for Credit Union Members

The National Credit Union Administration has increased the insurance coverage on retirement accounts (Roth IRAs, Traditional IRAs, and KEOGH) from \$100,000 to \$250,000. Effective April 1, 2006, this change makes it easier for people to keep more money at one financial institution while maintaining full coverage. This retirement account insurance coverage is separate from insurance coverage on other accounts. For more information, visit the NCUA website at:

<http://www.ncua.gov/ShareInsurance/Index.htm>

Continuing Series on Identity Theft Protection

Public Computers & Identity Theft

Public computers in locations such as libraries, hotel business centers, or airports pose higher risks for identity and password theft! When you use public computers, use caution and discretion with the personal information you enter in to your online accounts. In a new flood of fraudulent activity, hackers break into your accounts at large online brokerages and make unauthorized trades, costing their customers millions of dollars. These illegal activities are fed by the rising use of the Internet for personal finance as well as the easy availability of snooping software.



Generally, all of your account information is highly secure, particularly when you are working from your personal computer. But when you are using a public terminal, where there is much higher volume of the general public using the computers, hackers use sophisticated tricks for obtaining passwords and usernames. In recent cases, hackers accessed accounts at several large online brokers and used the customers' funds to buy stocks. The scammers were trying to drive up share prices so they could sell those stocks at a profit.

Awareness is the key to protecting yourself. Limit your Internet use at public computers to websites that do not request personal information. Deleting cookies and temporary Internet files after you use a public computer may also help to prevent your identity from being stolen.

Virtual Banking at the Credit Union is highly secure, especially when using this service from your home. We want to keep our members safe. If you feel your accounts have been compromised, contact the Credit Union immediately.

Direct Deposit Your 2007 Tax Refund



Having your tax return directly deposited into your Credit Union account is quick, easy, convenient, and best of all, FREE! Why wait around for your refund check to be mailed when you can start spending (or saving!) right away?

According to the IRS, a refund check is issued to you within six to eight weeks of filing a paper return.

By choosing to direct deposit your paper-filed refund, it will be received in five to six weeks.

If you choose to E-file AND choose direct deposit for your refund, you should receive it within 14 days!

To have your tax refund directly deposited into your Credit Union account, simply provide your tax preparer with your account number and our routing number, #236084175.

If you choose to E-file, you can always check the status of your refund online at www.irs.gov. To do so, you will need your Social Security number and your filing status. Also, remember to keep your year-end credit union statement for tax reporting purposes!

Changing Your Address?

Keep In Touch!

Are you moving or changing phone numbers? We want to make sure you have the latest financial account information. If you are changing addresses or phone numbers, please mail or fax us a letter authorizing us to update our records. Address changes must include your signature.