



Your \$Share

Credit Union News

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The Inquirer

visit our website at www.pnicu.com

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Do you know that you can quickly send or receive money anywhere from coast to coast via Western Union's Quick Cash Service?

All you need to do is call the Credit Union and your money can be sent to any Western Union Office in the country within minutes.

For the details, give us a call.

If you haven't picked up your check or gift from this year's Vacation Club, they are now available at either our Philadelphia or SPP office.

If you are not a member, now is a great time to sign up for next year's club. We will give all new members a gift while supplies last.

If you are in the market for a new or used car or truck, the Motor Vehicle Certification Program (MVCP) is a no charge benefit offered to you from your Credit Union.

MVCP will assist you in the buying process for your next car or truck by offering a local dealer network, low pre-negotiated process, trade-in value, current rebate and incentives. To get started call them at 1-800-345-0990.



Rene Ruzzo helped PNI Employees open an account during the Credit Union's Annual Membership Drive

Have you heard the news that as of April 1, 2006, insurance coverage on all Retirement Accounts (IRAs) has increased from \$100,000 to \$250,000.

Your IRA at the Credit Union is insured separately from other accounts which you have with us and they continue to be federally insured up to \$100,000.

At this time it appears any insurance increase to the other accounts will not be considered until 2011.

Another benefit of belonging to your Credit Union is free Notary and Signature Guarantee services. We are there when you need us.

Now that it is vacation time, why not get a Vacation Loan from your Credit Union? This year we are again offering a special Vacation Loan to our members for up to \$3,000 with up to 2 years to pay at a low 9.9%. This loan will only be available until September 30, so stop by our office today.

Enterprise Auto Sales will hold its Annual Credit Union Sale on Saturday, July 29th. The sale will be held at their lot near the Philadelphia International Airport located at 501 S. Governor Printz Blvd. in Lester, PA. The phone number for directions is: 610-521-3501.

Any member who has received pre-approval from the Credit Union and purchases a car will receive, in addition to a great deal, a \$200 Gas Card.

If you are looking for a good used car, why not stop by and drive one home?

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.**

One Offer That Says it All

Unless you have already signed up to stop credit card solicitations by mail, you are among the millions of Americans receiving 2-5 credit card offers DAILY! If you take the time to actually open the envelope, you may read the offer and find it quite appealing – a low interest rate, no annual fee for the first year, special bonus points for mileage or merchandise or a give away item. With all these options, how do you choose a credit card?

It's simple: don't be attracted to short-term offers that will eventually cost you more money. If you read the fine print for most of those other cards, you'll find that rates and/or terms will change in a specified time period or hidden charges may apply. Often an annual fee is added or rates are increased to near 20%! If you sign up for the card and forget that your rate will increase or that you will be charged an annual fee, you'll wind up paying for any bonus that was offered.

Our advice for you is to forget the specials and go with the one offer that says it all at your Credit Union. A Credit Card from the Credit Union offers:

- **One low rate for purchases and transfers**
- **No annual fee**
- **25-day grace period to pay for purchases in full**

Best of all, you'll know that what you see is what you get! There are no hassles, hidden charges or penalty rates.

Apply Today!

USA Patriot Act

The USA Patriot Act was signed into law by President Bush on October 26, 2001. Its purpose is to provide new laws that will help protect you and our country against acts of identity theft, fraud, and terrorism.

The USA Patriot Act requires all financial institutions to:

- Verify the identity of any person seeking to open an account.
- Maintain records of the information used to verify the person's identity including name, address, and their means of identification.

If the Credit Union staff periodically asks that you provide a photo ID, the request is not meant to invade your privacy. It is also not meant to indicate that we do not know or recognize our long-time and valued members. We are simply complying with a new federal regulation that is designed to protect you from identity theft and protect the Credit Union from being used for criminal activity.

USA PATRIOT is an acronym that stands for "Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism." Your Credit Union proudly supports all efforts to protect and maintain the security of our members and our country. The USA PATRIOT Act was renewed on March 9, 2006.

Back to School with the Credit Union

Whether you're heading off to college or still packing a pencil case, your Credit Union makes the grade when it comes to getting you back to school!

Student (Parent) Loans – if you or your favorite student is relying on Student (or Parent) Loans to fund education, talk to the Credit Union about what we have to offer and how we can help you. Most student loan programs have the same requirements with rates that are similar, so why not use the Credit Union!

Home Equity Loans – If part of your financial planning involved paying for your child's education with the equity in your home, we can discuss what Home Equity Loan options are best for your situation.

Personal Loans – if there's one thing that's certain when your children return to school, it's that last year's clothes don't fit! Consider a Signature/Personal Loan to help pay for all the back-to-school "stuff" your children need!

Credit Cards – whether you're the student or the parent, a Credit Union Credit Card gives you the ease and convenience to pick up books, food, or other essentials anytime during the school year.

Checking – need a financial institution you can trust that doesn't charge outrageous fees? Any student knows that the Credit Union offers the sweetest deal on checking accounts.

Take the Credit Union back to school with you – we've got class!!!



Holidays

Labor Day
Monday
September 4th

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.