



Your \$Share



PHILADELPHIA DAILY NEWS
THE PEOPLE PAPER

The Inquirer

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visit our website at www.pnicu.com

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July, August, September 2007

Starting this month your Credit Union is offering our members a new type of loan called an "E-Z LOAN." This loan is available in addition to any other loans you might have with us.

You can borrow \$1,000 with one year to pay back for only \$22.26 per week! We will not order a credit report and you will have the check the next day.

It's really that E-Z!



This year, we are again making available to our members discounted tickets to Six Flags Great Adventure. Tickets can be purchased at our Philadelphia or SPP office.



Need cash for your vacation? Remember, our Vacation Loans are now available until September 30. You can borrow up to \$3,000 for 2 years at a low rate of 9.9% Annual Percentage Rate.



Vacation Club Gift Winners, Donna Wise and Nancy Fisher proudly display their gift certificates.

Just a reminder of some of the services you are entitled to as a Credit Union member:

Free Notary and Signature Guarantee Service; free half-hour legal consultation with our attorney, Robert Dickman; low cost American Express Travelers' Cheques and Gift Cards; Money Orders; and much more.

Why not open an account for a family member so they can be a part of our Credit Union?



Credit Union Debit Cards are coming. Within the next few weeks, we expect to announce that you will be able to apply for a Credit Union Debit Card.

If you already have our ATM (STAR) card, you will be automatically issued our new Debit Card which will replace it.

If you don't have our ATM card and want our new Debit Card, give us a call and we will mail you an application.

Please note that once you receive your Debit Card, your ATM card cannot be used.



Before you know it, vacation time will be over and it will be back to school time. Keep in mind that your Credit Union offers Tuition Loans and Electronic Loans at a very attractive rate. Call us or stop in and pick up an application.

<p>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</p>	<p>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</p>
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**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.**

Save Time and Money with Direct Deposit

Your Credit Union is always looking for ways to save you time and money, and now when you elect to have your paycheck deposited directly into your account, you save on both! Why wait in long lines to make a deposit when you could have your check deposited directly into your account? Direct Deposit is another way that we help simplify your life. Once you sign up you'll start enjoying the benefits of hassle-free deposits.

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.

Holidays

Wednesday, July 4
Independence Day

Monday, September 3
Labor Day

Improve Your Credit Score

Follow these three easy steps, and you'll boost your credit score in no time!

Pay Bills On Time

Late payments pull down your credit score, plus paying all those late fees can add up. Save money and help pull up your credit score all at the same time.

Pay the Maxed-Out Cards First

Points are deducted if you use more than 50% of your card's limit. Pay your maxed-out credit cards, and your credit score will improve.

Don't Cancel Any Credit Cards

Most of your credit score is based on how much credit you have but aren't using. When you cancel a card, it will decrease the amount of your available credit.

If you are drowning in credit card or any kind of debt, give the Credit Union a call. We are your financial partner and want to help members keep their feet on the ground.

Continuing Series on Identity Theft: Protecting Your Credit

Your credit report follows you wherever you go, and locking away your personal and financial information from identity thieves is essential. Good credit can be the difference between opportunity and denial, whether you're applying for an Auto Loan, First Mortgage, or Student Loan.

Here are a few tips to ensure that your finances are secure and sensitive information is kept safe.

- Shred any paperwork containing personal information. This includes "junk" mail offering credit card pre-approval.
- Keep secure documents containing personal data in a locked file drawer, cabinet or box.
- Limit the number of credit cards you use and carry.

- Memorize your Social Security number and passwords to avoid having them recorded in your wallet or purse.
- Order a copy of your credit report from each of the three major credit bureaus on a yearly basis.

For more tips on how to protect your credit, contact the Credit Union today. Our team of financial experts is ready to provide you with advice and assistance.

Share the Gift of Credit Union Membership with Your Family

You already know that your Credit Union offers a variety of low-cost, financial services designed with you and your family in mind. No matter what your needs may be, your Credit Union offers many of the same products and services as commercial banks. We want to deliver these valuable products that provide the whole family with financial security through all stages of life.

As a not-for-profit institution, the Credit Union generally pays higher rates on Saving Accounts and offers better deals on loans in comparison to other financial institutions. With convenient services like direct deposit, online banking, and low-interest credit cards, we can help manage finances through regular savings and smart borrowing.

The Credit Union is focused on people, not profits. It is the mission of credit unions to serve people of modest means. We help educate members for a better financial future. Regardless of how much you have on deposit, you have an equal voice in how your credit union is run. And since membership is for a lifetime, our services are available even if you retire, change jobs or move from the area.

Your Credit Union is just the place for your family members that need affordable financial services. Share the gift of credit union membership with your family today!