

# Your \$hare

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## Employees Federal CREDIT UNION

400 N. Broad St. • Philadelphia  
PA • 19130 • (215) 854-4460

800 River Rd. • Conshohocken  
PA • 19428 • (610) 292-6762



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## Dream... Belong... Achieve

By Earl Laney  
Credit Union President/CEO

Our annual International Credit Union Day celebration will be held this year on Thursday, October 21st. This year's theme "Dream...Belong...Achieve", reminds us that your Credit Union is in business to help make your dreams come true.

Please join us to observe this special day by visiting either our Philadelphia or SPP office. As we do every year, everyone who stops by the office will receive a soft pretzel and a free gift while our supplies last. In addition, we will hold drawings throughout the day, which will give you a chance to win special prizes including Credit Union shirts, gift certificates and movie tickets.



Rosalie Pisasale and Cindi Thomas proudly display this year's International Credit Union Day poster.

For this day only, our Philadelphia office will be open from 8:30 a.m. to 4:30 p.m., and our SPP office will open from 7:00 a.m. to 4:00 p.m.

During the past several months our staff has been working with our data processor and our website consultant to establish a Virtual Branch where our members will be able to view their account information over the Internet.

Once you set up your account, you will then be able to look up balances, transfer funds between accounts, see what checks have cleared, and even print copies of your cancelled checks on your home printer. We expect this new service to be available sometime in October.

To sign up for Virtual Branch, go to our website – [www.pnicu.com](http://www.pnicu.com) – and click on the Virtual Branch link.

Starting in October, a new Federal

regulation, The Check Clearing for the 21st Century Act (Check 21) becomes law.

To help you better understand how this new law will impact you, we have included with this statement a brochure which explains the new law.

Our annual Enterprise Auto Sale will be held this year on Saturday, October 30 at the Hilton Hotel near the airport from 9:00 a.m. to 2 p.m. If you're looking for a good used car at a discounted price, mark your calendar for October 30th.

Now that school has started, don't forget that your Credit Union has Tuition and Personal Computer Loans at attractive rates. Call us or stop by for details.

Back by popular demand, beginning on November 1 thru January 31, 2005, we will again offer our members a Holiday Loan up to \$3,000 at a special loan rate.

Loan terms are available up to 24 months and may be in addition to any other loans you have with the Credit Union.

This year's Christmas Club checks and gifts will be available starting October 11th in Philadelphia and October 13th at the SPP office.

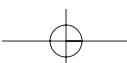
As always, all current members of the Club are automatically continued for next year unless we hear from you. If you are not a member, sign up now and get a gift.

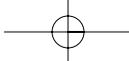
### PHILADELPHIA OFFICE HOURS

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





## Personal Loans from the Credit Union

In a financial pinch for the winter holidays? Turn to the Credit Union for your borrowing needs. Our Personal Loans provide you with a quick and easy way to get the cash you need, when you need it. These simple loans are perfect for our members who would like to borrow with no collateral, and are typically turned around in just a few days.

When it comes to obtaining a loan, visit or call the Credit Union for the simplest loan available. We have a variety of borrowing options to satisfy any need. We are always happy to serve our members, and look forward to providing you with straightforward solutions to achieve your financial goals.

## Becoming a Financial Caregiver

Ever heard the term “Sandwich Generation”? It describes Baby Boomers who are watching over both their children and their parents. Perhaps one of the most sensitive issues for those in this situation is how to handle finances and record-keeping for aging parents.

As parents become increasingly dependant, it is important for their caregiver to be informed of the details of their financial situation. This can be a very emotional issue for all involved, but usually people find it easier to talk about these things when there is no urgency. Access to a parent’s information will enable their wishes to be carried out and affairs kept in order, but it must be understood that giving access to such information is a sacred trust that must be treated with care. One option to help you prepare to speak to your parents is to first meet with a financial planner or counselor to get your own thoughts in order.



The most basic information any caregiver should have includes:

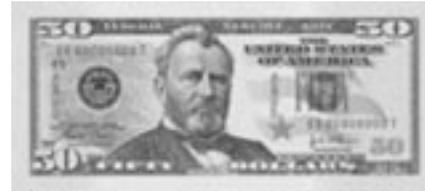
- A will or trust
- Powers of attorney for medical decisions and for financial matters.
- Living will, if desired
- Organ donation card, if desired

Other information involves matters of a more daily concern. An updated list of account numbers and corresponding addresses can help with making sure that payments are kept up-to-date. Some to consider are:

- Credit Union / Bank account numbers
- Safe Deposit box information
- Credit card accounts
- Life insurance policies
- Health insurance (including vision, dental, Medicare and any VA benefits)
- Long term care arrangements

Finally, you may want to ask your parent or parents if they are willing to give you power of attorney over their affairs. This will be of great benefit if they are unable to make important financial decisions or become incapacitated. Caring for aging parents is an emotional task that many are called upon to perform. With frank and planned communication, you can make sure you have accurate information, and parents can rest assured that there is someone trustworthy who understands their situation and wishes.

## The New Color of Money



Following the release last fall of the “NextGen” \$20 bill, this September the US Treasury will release the new \$50 bill. Like the \$20, the new \$50 note features subtle colors and enhanced security. Because the series features new colors and images, they will be more easily identifiable than the traditional US currency. The NextGen bills are designed to highlight treasured American symbols of freedom. The American flag appears in the background on the face of the new bill, while the Capitol Building is presented prominently on the back center.

The traditional style will remain in circulation, but you can look for the new note beginning on September 28, 2004. To further familiarize yourself with the look of the new bills and to learn more about upcoming changes in US currency, visit <http://moneyfactory.com/newmoney>.

## Holidays

Thanksgiving  
Thursday  
November 25

Christmas Eve  
Friday  
December 24

