

# MoneyLine

## We Are Where You Are With Online Account Opening and eStatements

Before you make a decision about your finances – whether it's finding a low-rate loan or the right checking account features – do you research your options online? More and more Americans do. And when it comes to opening a new account, PFCU makes it easy to take the next step while you're there. Our Online Account Opening lets you open a checking or savings account from your own computer.

It's quick, simple and convenient. Not only can you open new accounts for yourself or your family from the comfort of home, you can also help friends and loved ones take advantage of the many benefits of PFCU membership. Anyone who lives, works, worships or attends school in Philadelphia or Columbia County can now easily enjoy PFCU's low rates on loans, high dividends on savings, exceptional service and fewer fees.

### While You're Here ...

Once you open an account at PFCU, you have full access to Teller Net, where you can view your accounts, make transactions and pay bills online. You can also sign up for eStatements, an electronic version of your account statement sent directly to your e-mail inbox each month. It's safe and secure and can only be accessed by you. To sign up,

simply click on "Account Maintenance" within Teller Net and select "eStatement Preferences."

Still not convinced? **In celebration of our 60<sup>th</sup> anniversary this year, we will hold a monthly drawing\* for all members who opt to receive eStatements. The sooner you sign up for eStatements, the more chances you have to win a \$60 Visa® Gift Card, just like Lilia Mejia, our latest winner.** Visit [pfcu.com](http://pfcu.com) to get started today!

\*See [pfcu.com](http://pfcu.com) for official rules regarding the sweepstakes. No purchase necessary.

### You Could Win a \$500 Lowe's® Gift Card!\*

The mortgage specialists at PFCU can help first-time homebuyers determine the right loan and special programs to offer extra assistance. In addition, when you secure a mortgage from PFCU during May and June, your name will be entered into a drawing to win a \$500 Lowe's Gift Card. Think of the possibilities! Call **215-934-3505** today or visit [pfcu.com](http://pfcu.com).

\* See [pfcu.com](http://pfcu.com) for official rules regarding the sweepstakes. No purchase necessary.

### Important Information for our American Express® and VISA® Credit Cardholders

Recently, a mutual business decision ended our affiliation with FIA Card Services, N.A., the company that offered and administered our *PFCU Accelerated Rewards American Express Card* and the *Platinum Plus VISA World Points Credit Card*.

#### What Does This Mean for You?

The cards that you currently have in your possession will be reissued upon their expiration date or sooner at FIA Card Services' discretion and will not include our logo. After June 1, please contact FIA Card Services, N.A., directly with any questions regarding your account. Contact information will be published at [pfcu.com](http://pfcu.com) for your convenience.

Plans are underway to offer a new and exciting credit card program. Further information will be made available online and in future issues.

CELEBRATING  
**60** YEARS  
PFCU

## The Best Rates in Town ... Really!

**In celebration of our 60<sup>th</sup> anniversary this year, we're offering great rates throughout the month of May on new and used vehicles financed through PFCU. Enjoy rates as low as 2.99% for new and 3.74% APR\* for used.** Other special incentives include:

- ▶ **\$60 deposit in your PFCU account**
- ▶ **Defer your first loan payment for up to 60 days**

Plus, your name will automatically be entered into a sweepstakes for a chance to win 60 days of FREE gas (maximum \$500) when you get an auto loan by May 31, 2011.\*\*

It's easy to say "we offer some of the best rates in town," but at PFCU we have proof! PFCU was just awarded the DataTrac\*\*\* Great Rate Award, certifying that during this past year our auto loans outperformed the market rates of other financial institutions in Pennsylvania.



To see how we stack up, click on the "DataTrac Great Rate Award" logo or the "DataTrac Great Rate Award" banner at [pfcu.com](http://pfcu.com).

\* APR = annual percentage rate. Rates as low as 2.99% for 60 months. For each \$10,000 borrowed over a term of 60 months, pay approximately \$179.64 a month. Rates as low as 3.74% for 60 months. For each \$10,000 borrowed over a term of 60 months, pay approximately \$182.99 a month. These are the Credit Union's best rates. Rates may vary depending on each borrower's credit history, underwriting factors and terms over 60 months. Rates are subject to change without notice.

\*\* See [pfcu.com](http://pfcu.com) for official rules regarding this sweepstakes. No purchase necessary.

\*\*\* DataTrac Great Rate Awards certify that the rate offered on a financial institution's product has consistently outperformed the market average of all institutions monitored by DataTrac during an annual or quarterly period. For more information, please visit [greatrateaward.com](http://greatrateaward.com).

## Holiday Hours

All PFCU branches will be closed  
Monday, May 30, for Memorial Day.



## Go Local ... Go to Your Credit Union!

You've probably heard about the "locavore" craze, where people try to eat only foods that are grown and produced locally. Shopping locally is growing in popularity as well. Many consumers prefer to spend their hard-earned dollars in the community, where they know they will be supporting local businesses. Another great way to "go local" is to manage your finances at Philadelphia Federal Credit Union.

By managing your money with PFCU, you are doing your part to support a local organization. And keeping your money here, instead of at a big, national bank, has many community benefits as well, such as:

### Supporting the local economy.

Our branches are located right in your neighborhood, and our staff members are your neighbors! When you manage your money at a credit union, you keep local folks employed and ensure your money goes right back into your community – not the pockets of a Wall Street banker.

### Providing education.

PFCU wants all of our members to succeed financially. That is why we provide financial education to our members in the form of free seminars, visits to local schools, churches and community organizations.

### Giving back.

Your support can have a big impact locally because your membership allows us to give back to the community through charitable donations, sponsorship



of community events and free shredding days that help members of our community.

Our branches are local, and we'd love to see you! Our friendly staff can help you find the accounts and financial management tools that fit your needs. **To honor our 60<sup>th</sup> anniversary, all new youth savings accounts opened throughout the month of May will be entered into a drawing to win \$60 cash!\*** PFCU offers two types of youth accounts:

### Moola Moola Kids Club

– for children age 12 and under.

### CU Succeed

– for young adults age 13 and older.

Do your part and help the important young people in your life. Open a youth savings account today!

\* Six names will be selected to win \$60 cash. The funds will be deposited into the recipients' accounts on Aug. 31, 2011, 90 days from the end of the promotional period. No purchase necessary. See [pfcu.com](http://pfcu.com) for official rules regarding this sweepstakes.

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• email: [brucestovercontracting@yahoo.com](mailto:brucestovercontracting@yahoo.com)

## Head Out on the Highway Finance Your Motorcycle at PFCU

Harley Davidson or Yamaha? Cruiser or touring bike? Thick, wide seat or low-profile seat? 250cc or 600cc engine? New or used?

Choosing a motorcycle is the tough part; deciding where to finance it is easy: at PFCU. Our new motorcycle loans offer great rates and flexible terms delivered with the fast, stellar service you've come to trust. With a loan from PFCU, you'll enjoy:

- ▶ Competitive rates.
- ▶ Terms up to 48 months for used (from the last seven model years) and up to 60 months for new motorcycles.
- ▶ The ability to refinance your loan from another lender.
- ▶ 0.25% rate discount for new PFCU members.\*

### Start Your Shopping!

Buying the right motorcycle for you takes time, so get started today to take full advantage of riding season. While we can't help you select the make, model and features, we look forward to helping you find the best loan for your new cruiser. Stop by any PFCU branch, call **215-934-3500** or **800-832-7328** (outside the metropolitan area) and press 57 or apply online at [pfcu.com](http://pfcu.com).

\* New members within first six months of membership.

## Upcoming Financial Literacy Seminar

### Identity Theft

When: Tuesday, May 10, 6:30 to 7:45 p.m.

Where: Lucien Blackwell Regional Library,  
125 S. 152nd St.

### Credit Repair

When: Saturday, May 14, 2 to 4 p.m.

Where: Lucien Blackwell Regional Library,  
125 S. 152nd St.

### Home Buying

When: Monday, May 16, 6:30 to 8 p.m.

Where: Lovett Branch, 6945 Germantown Ave.

To register, call **215-934-3580** or email [meminfo@pfcu.com](mailto:meminfo@pfcu.com). As a special 60<sup>th</sup> Anniversary offer, one lucky member will receive a free gift if they attend one of the seminars listed here.