

# Making Cents

Summer 2009



## Holiday Closings

Independence Day

Saturday, July 4, 2009

## In This Issue

- 2 Important Info
- 2 We Have The Ticket To Summer Fun
- 2 Upcoming Events
- 2 Please Listen Carefully
- 2 Routing Number Change
- 3 Privacy Policy
- 4 Rates
- 4 Loan Application



We would like to introduce you to our new mascot, Lil' Mag. Lil' Mag was based on our real live employee, Maggie Grzandziel.

Maggie has been with the credit union for 11 years and serves the members as a Loan Officer. Anyone who knows Maggie, knows just how animated she can be.

Lil' Mag will be making her debut appearance in our new commercial that can be seen on Comcast and in an FYI spot as well.

She will also be introducing new products and promoting specials and other advertisements. Lil' Mag will even be bringing you helpful tips in the newsletters.

## Regulation D-How It Affects You



Regulation D says that you can only have 6 electronic transfers per month on your savings. An electronic transaction is considered an ATM withdrawal, transfers through telephone teller and online banking, ACH direct debits, and overdraft protection from savings to checking. If you exceed 6 of these in a month these systems will not allow you to complete the transaction. You can call the credit union and we will be able to make the transfer for you.



Important Information

Home Office
2601 Wexford Bayne Rd
Sewickley PA 15143
724-934-0660
Toll free 800-462-1711
Fax 724-934-0952

North Side Office
801 Vinial St Suite 100
Pittsburgh PA 15212
412-322-4009
Fax 412-322-4007

Member Service Rep ...opt 2
Loan Service Rep ...opt 1
Company Directory ...press #
Loan By Phone ...888-888-9715
Telephone Teller ...800-391-8961
Email ...info@pghcentral.com

www.pghcentral.com
www.pghcentral.higherimages.com

Hours

Monday-Friday ... 9:00 a.m to 5:00 p.m.
Saturday ... 9:00 a.m to 12:00p.m\*
\*Home Office Only

Board Of Directors

Robert J Greek, Chairperson
Suzanne Belsterling, Vice Chairperson
Patricia Morrissey, Secretary/Treasurer
John Spudich, Director,
Supervisory Committee Chair
Margaret Walton, Director

Supervisory Staff

J. Daniel Moon IV, President/CEO
Sherri Schmitt, Operations Manager
Fran Amorose, Accounting Manager
Robert Pilch, Consumer Loan Manager

For a listing of Service Center facilities, visit
either website and click on the CU Service
Center icon.



We Have The Ticket To Summer Fun!

We have tickets!!! Yes that's
right we have Kennywood,
Idlewild and Sandcastle tickets
at discounted rates. Stop in
either branch and get yours
today!!



Upcoming Events

- Warrendale Community
Days July 27 3pm

Please Listen Carefully-Our Options Have Changed

Our options on our phone menu have recently changed.
When you call into 724-934-0660 or 1-800-462-1711 you will
now hear options that direct you to Option 1 for loan or visa
credit card questions and Option 2 for questions about
balances, savings, checking accounts, debit cards or
certificates. The company directory can still be found using
the # sign.

Attention: Routing Number Change To Take
Effect In August

If your checks have the routing number 091901972 or if
you have given a check to have your paycheck direct
deposited with this number on it, you will need to
change your information. As of August this routing
number will no longer be in effect. The current routing
number to use is 243084281. Please call the credit
union with any inquires.

## Pittsburgh Central Federal Credit Union Privacy Policy

The following privacy principles were established to maintain the security, integrity and confidentiality of your personal financial information.

### The type of information we collect-

We routinely collect and retain the information we obtain from your account applications, transaction history (for deposits, loans, credit cards, etc.) and from consumer reports.

This information helps us:

- To establish and administer your accounts. (example we ask for personally identifying information to protect your accounts from fraud.)
- To satisfy certain regulatory requirements. (Example: When you open an account that pays interest, we are required by the Internal Revenue Service to obtain your social security number)
- Better understand you so that we may provide you with additional or improved products and services. (Example: We require information concerning your credit history and your assets to determine if you qualify for loan approval.)

### The type of information we disclose, and who we share it with-

We occasionally share your information under the following circumstances:

- Sharing your information with nonaffiliated service providers- It is sometimes necessary for us to provide information such as your transaction history, account balance, name and address to a third party who provides services for us. This may include vendors who prepare account statements, process checks or provide support for one of products or services. We are permitted by law to disclose this information when our contract with the service providers specifies that:
- Our vendors must abide by applicable privacy laws and reflect our commitment to the confidentiality of your information.
- All information disclosed is to be used only for the purpose for which it was originally intended.

It is also permissible for us to provide financial information to one or more other financial institutions for the purpose of jointly marketing our products and services.

- Sharing your information with nonaffiliated third parties as permissible by law— We only make disclosures of our current and previous members' and nonmember customers' nonpublic personal information to other nonaffiliated companies as permitted or required by law. These disclosures include but are not limited to sharing nonpublic personal information:

- When we have received your prior consent.
- When necessary to complete a transaction you have initiated, such as credit or debit card purchase.
- With a reputable credit bureau or similar consumer reporting agency
- As authorized or required by law or in response to the judicial process

### What steps are taken to ensure the security, integrity and confidentiality of member's personal financial information?

Access to your personally identifiable financial information is limited to employees with a specific business reason for utilizing this data. Our employees are educated about the importance of maintaining confidentiality and member privacy.

In order to prevent unauthorized access to your information, we maintain security standards and procedures that conform with industry practices. These security standards and procedures are routinely tested to verify the integrity of our systems.

We strive to keep your information as accurate as possible. If you believe there is an error in your information please call us immediately. We will respond to your requests to correct inaccurate information in a timely manner.

Check it out



**We do not sell our member information lists to nonaffiliated third parties for marketing, solicitation or similar purposes.**

Accumulation Accounts/Regular Share Accounts 0.40% APY  
 All Club Accounts 0.40%  
 (Minimum \$25.00 balance in share type 01 required to maintain membership)  
 (Minimum \$50.00 balance in share type 01 required to earn dividends.)

Term	Share Certificate Yield	IRA Certificate Yield
6 months	1.50%	1.51%
12 months	1.75%	1.76%
18 months	1.80%	1.81%
24 months	2.00%	2.01%
36 months	2.10%	2.12%

\*All rates expressed as Annual Percentage Yield and are subject to change on a weekly basis. All Share Certificates will be compounded quarterly (except 6 months to be paid at maturity and share certificates under the monthly dividend check plan.) All Share Certificates roll over automatically. The dividend rates and annual percentage yields (APYs) listed may change as determined by the Credit Union Board of Directors. Dividends are paid from the current income and available earnings, after required transfers to the reserves at the end of the dividend period. 6 and 12 month Share Certificates also available with monthly dividend checks disbursement, Call for more information. Longer terms on Share Certificates also available upon request. Call for current rate/yield information.

Loan Type	Term	Rate*
VISA Classic Card	No Annual Fee	10.25%
VISA Platinum	No Annual Fee	7.90%
Signature Loan	Up To 60 Months	9.22%
New Auto Loan	Up To 60 Months	5.68%
New Auto Loan	Up To 72 months (min \$15,000)	6.69%
Home Equity (Fixed)***	Up To 60 Months	5.61%
Home Equity (Fixed)***	61-84 Months	6.12%
Home Equity (Fixed)***	85-120 Months	6.63%
Home Equity LOC	Up To 120 Months	Prime
Phone Access Loan (Unsecured LOC)	Up To 40 Months	10.24%
Share Secured	Up To 36 Months	4.00%
Share Secured	Up To 60 Months	4.25%

\*Rates are based on credit history and credit score; ALL RATES PUBLISHED ARE IAS LOW ASI; members may not qualify for lowest rates based on credit. Rates subject to change weekly. Rates published are effective as of December 1, 2008. Call credit union for most current rates.

\*\*Not all members will qualify. Certain conditions and restrictions apply.

\*\*\*Home Equity Rates based on term, credit score, and loan-to-value of collateral offered. Rates published are based on 80% LTV. Closing costs apply to Home Equity and HELOC. Call credit union for Complete terms and conditions.

**Loan/Visa Credit Card Information Request**

Please print all information clearly. Return your completed application to Pittsburgh Central FCU 2601 Wexford-Bayne Rd Sewickley PA 15143. We will contact you if additional information is required to complete your request. Your application will be handled promptly and confidentially.

VISA Credit Card \_\_\_\_\_ Loan Amount \_\_\_\_\_ Purpose \_\_\_\_\_ Term \_\_\_\_\_  
 Credit Line Requested \_\_\_\_\_ Collateral Offered \_\_\_\_\_ Individual \_\_\_ Joint (both MUST sign this application) \_\_\_\_\_

**Applicant** \_\_\_\_\_

Account	Driver's License#
E-Mail Address	
Home Address	Years
City, State, Zip	DOB
Social Security Number	Home Phone
Business Phone	Employer
Position	Years
Employer Address	
Previous Employer ( if less than 2 years at present)	Years
Mortgage/Rent (circle one)	Current Salary
Other Income*	Source
Have you ever declared bankruptcy? Yes No	Are any of your debts past due? Yes No
	Have you ever had property repossessed? Yes No

**Co-Applicant** \_\_\_\_\_

Account	Driver's License#
E-Mail Address	
Home Address	Years
City, State, Zip	DOB
Social Security Number	Home Phone
Business Phone	Employer
Position	Years
Employer Address	
Previous Employer ( if less than 2 years at present)	Years
Mortgage/Rent (circle one)	Current Salary
Other Income*	Source
Have you ever declared bankruptcy? Yes No	Are any of your debts past due? Yes No
	Have you ever had property repossessed? Yes No

\*NOTE Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

We certify that the information given on this application is complete and true and submitted for the purpose of obtaining credit. We authorize PCFCU to use any credit reporting agency or otherwise verify the information and answer questions and requests from others like banks and credit agencies about my/our credit and experience information. We understand and agree that by me/us requesting that monies be disbursed to myself to others that we agree and accept all terms and conditions of the loan disclosure statement.

Applicant's Signature \_\_\_\_\_

Date \_\_\_\_\_

Co-Applicant's Signature \_\_\_\_\_

Date \_\_\_\_\_