



# pennywise

... Celebrating 50 Years of Members Helping Members

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## MESSAGE FROM THE CEO

I hope that all of you are enjoying the fun-filled days of Summer. This is often the busiest time of year at the Credit Union. This year, many of us are planning our move to our new Bellefonte, PA facility. As you may already know, there has been a delay with our certificate of occupancy due to the completion of a traffic light. The new light should be operational this August. We would like to thank you all for your patience. We anticipate our grand opening later this Summer.

We have partnered with the State College Spikes baseball team to give-away collapsible clothes hampers at the July 24 game at Medlar Field at Lubrano Park. Check out the member discount coupon on page three and join us for a night out at the ballpark! There are more discount coupons from local businesses on our website for the Kid and Teen Club members as well.

We have introduced additional business products that are available to bring more convenience to your business account. Visit our website to check them out.

Take advantage of our 50th Anniversary Vehicle Loan Special! You can save .50% APR on 2005 or newer vehicle loans. This special is valid on new loans with terms up to 60 months. This offer may be withdrawn at any time, so act soon. Can't you just see yourself cruising down the road in a hot new convertible - OK reality check!

You may also see our staff out volunteering at local community events. If you should see them be sure to stop and say hello.

Wishing everyone a fun-filled summer,

Connie Wheeler,  
CEO

## Holiday Closings

**Labor Day**  
Monday, September 7, 2009

Celebrating  
**50** Years

## 5 More Tips on ID Theft Prevention

When it comes to protecting your identity, you can never be too safe! Here are five more tips from your Credit Union about how you can protect your identity.

- 1. Password Protect Credit Card Accounts** – Use a password that's different from your mother's maiden name, or any of the names you usually use. Your mother's maiden name can be found on your credit report, and other people can obtain a copy of the report simply by saying you are going to rent some property from them.
- 2. Give Information on a "Need-to-Know" Basis** – Always question the information gathering and handling practices of those trying to obtain information from you. Ask yourself if they really have a valid need for the information they're requesting from you, and don't automatically fill out every blank on every application.
- 3. Keep Your Numbers Private** – In addition to not revealing your Personal Identification Number, don't put credit card numbers on checks. Write only the last few digits of your account number on checks. Shred pre-approved credit card offers.
- 4. Check Statements** – Be sure to check your Credit Union statement each month/quarter for fraudulent charges and report them to us immediately! If you don't receive your statement in a timely fashion, someone



## Clean and Green Home Equity Loan Special

If you are looking to make "green" improvements to your home check out what Penn State Federal can do for you. You can save .25% APR\* on your Home Equity Loan when you make energy efficient improvements to your heating, lighting, appliances and so much more. Contact us today to start the application process.

*Offer may be withdrawn at any time. Valid only on new, term loans. \*APR = Annual Percentage Rate. See Rate and Fee Schedule for details.*



may be using a fraudulent change of address. Call us first, and then the post office, to see if a change of address has been filled out in your name.

- 5. Get Your Credit Report** – Under federal law, you are allowed one free credit report from each of the three main credit bureaus (Experian, Equifax, TransUnion) annually. You can do this by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com). Check for changed addresses and fraudulent account information. These few tips will help you take additional steps to protecting your identity. Remember, following these tips may take a few minutes, but it will save you hours of work in the end! If you feel your identity has been compromised, please contact the Credit Union immediately.

## Youth News!



The Penn State Federal Teen Advisory Board is planning their 2nd annual fundraiser benefiting Centre County PAWS. Check our website for details on how you can get involved in supporting your local animal shelter. Send your cutest pet photo to the address below and be entered to win a great prize! Also, check out the Kid and Teen Club pages on [pennstatefederal.com](http://pennstatefederal.com) for details on exclusive coupons for local businesses.

Penn State Federal Credit Union  
Attn. Marketing - Pet Photo  
1937 N. Atherton St.  
State College, PA 16803

Planning to Get Away?

## Vacation Club Accounts Should Be Your First Step



Belonging to Penn State Federal gives you great perks, like the chance to start a Vacation Club Account. When you open up a Vacation Club Account, you can put away as much or as little as you want. Best of all, a Vacation Club Account earns dividends, so your money will make you money! Then, when you're ready to pay for your much-needed vacation, you can do so – in cash. See Rate and Fee Schedule for complete details.

# 50th Anniversary Vehicle Loan Special!

Dreamin' in 1959...



Dreamin' in 2009...



Celebrate Penn State Federal's 50th Anniversary with an extra .50% APR\* savings on 2005 and newer vehicle loans! \*APR=Annual Percentage Rate. Valid on new loans with terms up to 60 months. Offer may be withdrawn at any time. See Rate & Fee Schedule for loan details.



## State College Spikes Baseball – July 24th

*Sponsored by Penn State Federal*

Looking for a fun way to spend a summer evening? Come out and support our local Professional Baseball Team! Penn State Federal is sponsoring a FREE Collapsible Clothes Hamper Giveaway on Friday, July 24. Come watch the Spikes take on the Mahoning Valley Scrappers at 7:05pm. Gates open at 6:00pm, so be sure to come early, and be one of the first 1,500 fans to receive a Spikes/Penn State Federal Collapsible Clothes Hamper.

As an added benefit to our members, we have partnered with the Spikes to offer a \$3 discount\* on Field Box tickets purchased by July 15. Please call Chris Phillips at 814-272-1711, ext. 324 or email [cphillips@statecollegespikes.com](mailto:cphillips@statecollegespikes.com) to reserve your advanced tickets today. And be sure to mention that your Credit Union is...Penn State Federal!

\*\$9.00 regular value. Discounted price of \$6.00 for July 24, 2009 only.

# \$3.00

DISCOUNT\*



[www.pennstatefederal.com](http://www.pennstatefederal.com)

# Skip-A-Pay Coupon

Take a break from your next loan payment! This coupon gives you a Fee-Free opportunity to skip one or more of your loan payments. Fill this coupon out now & fax it to (814) 865-9041.

*NOTE: Real estate secured loans, VISA and Acce\$\$ credit lines are not eligible for Skip-A-Pay.*

Member number or name:

Loan Purpose or Loan ID#:

CHECK skip month(s)

July 09  August 09  September 09  October 09

Loan Purpose or Loan ID#:

CHECK skip month(s)

July 09  August 09  September 09  October 09

*Skip-A-Pay Terms and Conditions: Members can choose to skip a payment on one or more loans. The payment will be deferred & extended to the end of the original term of the loan(s). There is no fee for this service. Interest will continue to accrue on the unpaid balance(s) during this period. The next regular payment is due on the normal due date. By skipping a payment, the term of the loan may be extended. All other terms & provisions of the original loan agreement are unchanged. Regular payments made through Direct Deposit or Payroll Deduction will be deposited into your Share Savings (01) Account for the skipped month only. Loans for which any payment has been 30 days late in the last 12 months are not eligible. Loans for which extension agreements have been granted will be limited to one month and are subject to credit review. To defer a payment, this signed agreement must be received no later than 15 days prior to that payment's due date & must be signed by all borrowers on the loan(s) deferred. We reserve the right to limit the number of skipped payments granted per year. More than one month's payment may be skipped per loan, but not in consecutive months.*

I understand and agree to the terms and conditions of Skip-A-Pay.

Sign & Date

Sign & Date

## Free Seminars

Be sure to check out the Free Seminars Tab on our website for upcoming presentations such as Understanding your Credit, the Home Buying process and Identity Theft.



Credit Life Insurance is now available for your Penn State Federal VISA® Credit Card.

Contact the Credit Union today for details on how to apply for this coverage for just pennies a day.

### ABOUT US

info@pennstatefederal.com  
(814) 865-7728 • (800) 828-4636

Missing credit card or debit card? (866) 840-2662

Check out our website for FREE upcoming seminars.

### VISIT US

1937 N. Atherton Street • State College, PA 16803

Mon. - Wed. 9:00 am - 4:00 pm

Thurs. & Fri. 9:00 am - 5:30 pm

PSU 102 HUB-Robeson Center

University Park, PA 16802

Mon. - Fri. 9:00 am - 4:00 pm

### ROADSHOW

We regularly visit Penn State departments & campuses. Call (814) 865-0384 if you'd like to schedule a visit or involve us in your next event.

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