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A Monthly Publication from Pittsburgh Central Federal Credit Union

TALK CENTRAL



The Gift of Getting Organized

Organizing your financial records is one of the best gifts you can give your family. Getting organized doesn't mean finding a place for everything. It means knowing what to keep and for how long, where to store documents, and when to shred outdated statements.

Consider these tips to get started:

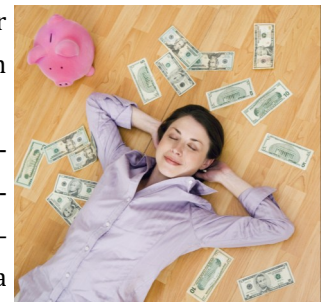
- ⇒ **Eliminate waste.** Toss items you don't need, such as receipts for small purchases or groceries, or records on autos you no longer need. To prevent identity theft, shred documents with Social Security numbers or account numbers. Consider software organization tools, or going paperless.
- ⇒ **Set up a simple file system** that anyone can follow with an active and inactive file.
- ⇒ **Reserve your safe deposit box** for anything that would be difficult to replace if destroyed, such as birth and marriage certificates, titles, household inventory, investment certificates, and military records.
- ⇒ **Establish a routine.** Open and sort mail daily. Arrange bills so you can pay them about the same time each month. Every year or so, weed your files.

New Year, New Start

Five Resolutions to Trim Spending and Reduce Stress!

With the new year right around the corner, now is the perfect time to give yourself a gift. Make a resolution to save more money this year. These five tips will help you trim spending, beef up savings, and reduce stress—just in time for the New Year.

1. **Pay it off:** Pay off your credit cards to save money. The longer it takes you to pay off your credit card debt, the more interest you will incur. Pay more than the minimum monthly payment each month to reduce your debt and you could be saving thousands of dollars that would have gone to interest.
2. **Conserve:** Small changes yield big savings on your utility bill: Properly insulate all ducts. Use programmable thermostats. Turn your thermostat back 10% to 15% for eight hours each day during the winter to save on your energy bill.
3. **So what's 65 cents?** Add up what you spend on so-called "little things" that end up being budget-busters. For example, if you spend 65 cents a day—seven days a week—on soda, that adds up to \$237 a year. Reduce "little" purchases and save.
4. **Tune it up:** Regular automobile maintenance—including low-cost oil changes, filter changes, and tire rotation—can save big bucks by preventing costly repairs. On the road, stay within posted speed limits because gas mileage decreases rapidly at speed higher than 60 miles per hour. Avoid "jackrabbit" starts and unnecessary idling, combine errands, and remove excess weight from the trunk.
5. **Transfer it:** Pay yourself first—set up automatic transfers to your share or money market account. Have your paycheck automatically deposited to your credit union account. Consider using direct bill payment from your Share Draft account for recurring payments like household bills and loan payments. Set up a Holiday Club Account.



Adopt these new year's resolutions, and 2012 will be your best savings year yet!

New Faces at PCFCU >>>



KRISTEN HECKERT

Kristen joins our lending team as our newest Lending Service Representative. After being at home with her kids for ten years, she is excited to be back at work. She has a Bachelor of

Arts Degree from Kent State University in Criminal Justice and Paralegal studies and has a passion for the Pittsburgh Steelers. Kristen loves spending time with her husband E.J. and their three children, Taylor, Brett and Elizabeth. If she is not on a baseball field watching her son play, you can find her at the dance studio with her daughters. Kristen's pleasant demeanor, selfless attitude and keen attention to detail make her a wonderful addition to the lending team and the PCFCU family.

DENNIS HOAG



Dennis joins us as our new Accounting Coordinator. He has spent the last twenty years working in a corporate structure and previously worked as a Staff Accountant for a foreign Steel company called SSAB USA which was the largest steel producer in Sweden. In his spare time, Dennis enjoys hunting, fishing, hiking, and going to parades. When he is not able to be outdoors, he is a member of the Syria Shriners who raise money for the Shrine Hospitals throughout the United States and he is also active in the Masons of Pennsylvania. Dennis has been married to his wife Luann for 34 years and currently resides in Kennedy Township. With his extensive accounting knowledge and his impeccable work ethic, Dennis has quickly become an instrumental part of the Pittsburgh Central Team.



Special Event

As a credit union member, you get this wonderful opportunity to receive a ONE-DAY Shopping Pass to experience the cost saving benefits at Costco.

When: Saturday, February 11th, and Sunday, February 12th.

Where: Costco locations in West Homestead, Cranberry Township or Robinson.

How: Present the enclosed invitation at the door and shop all day.

Special Extras: If you become a member in the month of February you will receive a \$10 or \$20 Costco Cash card depending on your level of membership.

Refer to the enclosed invitation for more details. Extra invitations will be available at either PCFCU branch location.

Resolve to Budget, Save, and Invest in the New Year

January is a good time to take stock of your personal finances. You can make positive changes to your spending and saving habits, whether it's making a New Year's resolution to get spending under control, figuring out how to save for a down payment on a house, or analyzing your investment portfolio. Many people, However, don't know where to start.

Where are you now?

Start with a personal assessment. As yourself: Do you track where your money goes? Have you identified your spending leaks? Do you have a written spending plan? Do you have an emergency or rainy-day fund? Do you live within your means? Do you have written financial goals?

Know the difference.

Many people think that if they don't overdraw their financial accounts, they're doing just fine. But that's not the whole story. Not even close. Having a plan for different aspects of your life is essential.

Consider a plan where you:

*Budget...for short-term goals.

*Save...for medium-term goals.

*Invest...for long-term goals.

Ask for help.

Budgeting, saving, and investing are essential components of financial well-being, and they require different strategies. Your friends at PCFCU can help you get started. Call us today at (724) 934-0660 to help you start the New Year on the right financial footing.



Credit Union Youth Ambassador Contest



Pictured (from the left): Bob Greek, Chairman of the Board; Andrea Garver; and Patricia Morrissey, President /CEO

The Pennsylvania Credit Union Association (PCUA) developed the Credit Union Youth Ambassador of Pennsylvania Contest in 1976 to help young people learn about the history, philosophy, and operation of credit unions. Participants gain experience in meeting and interacting with other people, and public speaking— skills that bring career opportunities.

The Youth Ambassador promotes youth marketing, as well as the benefits of the contests. They speak at Association-sponsored education sessions and leadership conferences, and attend chapter meetings and other special events. The state winner also serves as a role model to encourage young people to participate in their credit unions.

But first, the competition starts at the chapter level, where each credit union can select one member to compete in the chapter contest where contestants are required to write and deliver a two-minute speech on a pre-selected topic. This year, at the Pittsburgh Chapter of Credit Union's November meeting, our Marketing Coordinator, Andrea Garver, represented PCFCU in this preliminary contest. She was up against stiff competition but managed to surpass her opponent and was named the Pittsburgh Chapter Youth Ambassador for 2012!

Andrea moves onto the next phase of the competition in which she will be representing the Pittsburgh Chapter in the statewide contest next May at the PCUA's annual meeting. There she will be judged on credit union knowledge, ability to communicate, her personality, and personal appearance. Luckily, she has six months to prepare. **Best of Luck, Andrea!**



Withholding Options For IRA Required Minimum Distributions

Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding. You may change your withholding election at any time prior to receipt of a payment. To change your withholding election, please complete the appropriate form provided by your credit union. Withholding from IRA payments, when combined with other withholding, MAY relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient.



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Lending Service Repopt 3
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IRA/HAS Issuesopt 5
Company Directory.....opt 6
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PCFCU GIVES BACK

Throughout the year, PCFCU supports and donates to numerous local charities and worthy community events. One of our main charities this year was the **Children's Miracle Network** which saves lives of children by raising funds and awareness for Children's Hospitals throughout the country. We are pleased to announce that, we were able to donate \$1,200 to this wonderful cause. This was all possible because of the funds generated from this year's WOW Week Chinese Auction and our staff member donations of \$2.00 every

Thursday and Friday, for the privilege of wearing "casual attire" to work. We also will be donating over \$450 to the Greater Pittsburgh Area Food Bank to help families in need across the city this holiday season. PCFCU staff members are proud to support such wonderful charities, and want to thank you for your support as well.

"Lunch Is On Us" Winner

Our December Lunch Winner is Eric Batykefer! Congratulations, Eric, on winning a \$25 gift certificate to either one of these great restaurants: *On the Border, Chili's, Romano's Macaroni Grill, or Maggiano's Little Italy!* To qualify for future FREE LUNCH drawings, please drop a business card in the designated basket located near the corridor of each branch location.



Five Ways to Earn FREE CASH!

1. Refinance a vehicle from another institution through PCFCU and we will deposit \$100 into your Share Account
2. Refer a family member or friend and we will deposit \$10 into your Share Account.
3. Open a checking account and receive a \$50 deposit into your share account. (New checking account must remain open for 90 days.)



4. Elect to receive e-statements and we'll deposit \$10 into your Share Account.
5. Refer a friend or family member to apply for a PCFCU loan. Upon loan approval, we'll deposit \$35 into your Share Account. Loans are approved based on current Lending Policies.



A Holiday Message >>>



PCFCU Board of Directors and Management wishes all of our members a happy and healthy holiday season.

Start Saving for next year's holiday season

Open A Christmas Club Today!

Open a Club account in the month of January to make sure that you have enough money for all of the good boys and girls on your Christmas list in 2012! Call us today to talk to a Member Service Representative for more information!

(724) 934-0660

Option 2

