

TALK CENTRAL

A Monthly Publication from Pittsburgh Central Federal Credit Union

November 2011

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"LUNCH IS ON US"

Our November lunch winner is

Julie Vasalani!

Congratulations, Julie, on winning a \$25 gift certificate to Red Robin.

To qualify for future **FREE LUNCH** drawings, please drop a business card in the designated basket located near the corridor of each branch location.



Here Comes Santa Claus!

Northside Branch:

December 15th from 3:00-5:00

Sewickley Branch:

December 17th from 9:00-11:00

Santa is taking time away from his busy toy-making schedule to come and spread some holiday cheer at **PCFCU**. Bring your little ones to meet and get a picture with **Santa** to capture a memory that will last a lifetime. Personal cameras and recording devices are always welcome. Every child that comes will receive a special **PCFCU** holiday treat.

We hope to see you there!



VISA GIFT CARDS: Everyone's Favorite Gift

Do you need a holiday gift idea and don't want to fight the crowds at the mall? Then purchasing a PCFCU VISA gift card is a great option for you. It is perfect for that special someone who has everything and is always a great last minute gift for stockings. You can load **any** amount of funds to these "use anywhere" cards and everyone on your list is sure to be delighted with your gift.

Come in today to purchase a PCFCU VISA gift card and your holiday shopping can be done in no time at all.



Credit Union Youth Ambassador Contest

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 contest. 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 Unions 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!



From left to right: Bob Greek, President of the Board; Andrea Garver; and Patricia Morrissey, President/CEO

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, personality and personal appearance. Luckily, she has six months to prepare. **Best of Luck, Andrea!**

Strategies for Cheap Airfare

Airfare can be a huge expense when it comes to planning a vacation and the cost is sometimes the deciding factor on whether we'll take the trip or not. However, there are many strategies that people use to help them find great deals on airfare.



Follow these simple strategies to save more than a few dollars the next time you are planning a trip:

- ♦ **Search multiple online sites:** There is no Holy Grail of bargain airline ticket websites. It's best to visit four or five before purchasing. Powerful search engines such as Kayak, Mobissimo, FareCompare, and Hotwire are great tools to compare deals side-by-side
- ♦ **Clear cookies on your browser between flight searches.** If you're looking at cached information, you may not be getting the most recent best price.
- ♦ **Shop in the middle of the week, when airlines post their advertised sales.** Stay away from weekends.
- ♦ **Be ready, be flexible, and don't delay.** If you find a great deal, jump on it. These deals usually are gone in one to two hours.
- ♦ **Purchase tickets during a four-to-six-week window before departure.** Farther out can cost more, and closer in can cost a *lot* more.

If you need help funding your next trip, call us today and ask about our great personal loans!

Top 4 Online Holiday Scams

Holiday shopping provides prime opportunities for both in-store and online thieves who want to nab your information and use it to their advantage. In order to be prepared to stop the scammers before they strike, CBS *Early Show* reveals the top four scams circling the 'net this year:

1. **Smart phone device malware:** With a growing use of QR codes, thieves have found ways to leverage the code to retrieve your personal information. Consumers should be on alert for suspicious codes and are advised to get protection for their smart phone or tablet.
2. **Fake social media offers:** Your Twitter and Facebook accounts are vulnerable to these faulty targeted promotional campaigns. A real promotion won't ask for your personal information, it will use a direct link to the actual company page.
3. **Fake shipping/credit union alerts:** If you receive an email from your credit union or a shipping company like UPS indicating a problem or information request, **ALWAYS** call immediately. The scam could reference an issue with direct deposit, electronic funds transfer or an urgent message asking for you to update your information.
4. **Hot holiday gift scams:** That "hard to resist" online coupon could be leaking your personal information to scammers. Thieves know which gifts are hot this year so they target those items using counterfeit coupons with the goal of luring the consumer to a fake website to purchase the item.

As you're shopping this holiday season, always remember, if it looks too good to be true, it is!



Holiday Skip-A-Payment

PCFCU's annual HOLIDAY SKIP-A-PAYMENT event is underway! We recognize that the joys of the holidays and the spirit of giving always come with added expenses that can stretch any wallet to the limit. This is a unique opportunity to help members manage their holiday budget. Here's how it works:

1. Purchase a Holiday Skip-A-Payment pass for \$35.00 per loan. We can automatically deduct this fee from your Share Savings Account or you can mail in a check or certified funds to our main office.
2. Use your pass to "skip" your December OR January loan payment. If you mail your monthly loan payment or pay it in person, you simply disregard the monthly payment that is due. If your payment is automatically deducted from direct deposit or payroll deposit, the payment will be redirected to your Share Account.

Note: Interest will still accrue on the loan for the month you choose to skip.

It is that easy! Interested? Call our Lending Department today for more specific details.

Holiday Loan Special

Looking for some extra cash this holiday season? Whether you need extra funds to buy that big gift for that special someone, or just help with those holiday party and decorating expenses, a PCFCU Holiday Loan could be perfect for you!

\$1,500
(12 Month Maximum Term)

2.99% APR*



*APR-Annual Percentage Rate. Rate depends on credit worthiness and method of payment. Lowest rate requires an automatic loan payment deducted from a PCFCU account.

PCFCU GIVES BACK

PCFCU supports numerous local charities and worthy community events. We have recently contributed to the following cause:

Franklin Park's Light Up Night
on December 3, 2011.



PCFCU HOLIDAY CLOSURES

Christmas – December 24th AND 26th

New Years – January 2nd



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