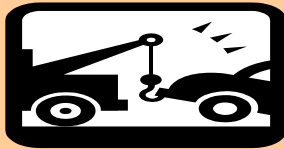


TALK CENTRAL

A Monthly Publication from Pittsburgh Central Federal Credit Union

SEPTEMBER 2011

Time for a Car Loan Tune Up?



Earn \$100 in **FREE CASH**

Do you have buyer's remorse because you took the **dealer financing** on your new or used vehicle purchase? Do you wish you would have investigated alternative vehicle loan options? It may not be too late. You can save hundreds of dollars over the life of your loan with a PCFCU vehicle loan. If your vehicle is fairly new (2008 and newer) and your loan balance is \$5000 or above, we may be able to significantly improve your auto loan rate and lower your monthly payment. Call our lending department to see whether you qualify for better financing through PCFCU. Supply the term of the loan, your current APR, and the loan balance, and we can quickly determine whether we can save you money! You have nothing to lose and everything to gain – including a **\$100 cash incentive** when you accept our financing offer. Call today: 724-934-0660, Option 3.

INSIDE THIS ISSUE

- 1 Car Loan Special Incentive, Monthly Lunch Winner, Scholarship Winner, Free Drawing
- 2 Savings Program For Local Schools, Annual Meeting Winners, IRA Withholding Options, Holiday Closures
- 3 Savings Bond Sales Ending, Escrow Option, DIRECTV
- 4 PCFCU Privacy Policy

"Lunch Is On Us" Winner

Our September Lunch Winner is MAGGIE POPLE! Congratulations, Maggie, on winning a \$25 gift certificate to Cheesecake Factory! To qualify for future FREE LUNCH drawings, please drop a business card in the designated basket located near the corridor of each branch location.

Haley Williams Wins College Scholarship Contest

We are pleased to announce the winner of the A. William Lawry Memorial Scholarship. Haley Rose Williams, Saxonburg resident and recent Knoch High School graduate, was awarded \$1000.00 toward her 2011-2012 college tuition. Haley attends West Virginia University where she is pursuing a degree in Sports and Exercise Psychology. The remaining essay contestants each received a consolation Target Gift Card for their time and effort. Best wishes to all of our student members as they begin the 2011-2012 school year!

The A. William Lawry Memorial Scholarship was established 16 years ago as a tribute to long-time member and cherished volunteer, Bill Lawry.

\$75 for 75

Help us celebrate our 75th Anniversary!
Sign up for e-statements in October
and you will be entered into a drawing
to receive a \$75 Visa Gift Card.

PCFCU PROVIDES SAVINGS PROGRAM TO LOCAL SCHOOLS

This school year, local students will have an opportunity to discuss and practice saving skills in the classroom thanks to a curriculum supplement we are providing as a public service to area schools. This innovative savings program can be integrated in math, language arts, civics and business courses, and the free workbooks reinforce concepts related to money and savings. Our objective is to reach students at an impressionable age to help them learn good money habits and raise their level of financial responsibility. It will pay big dividends for them and the community alike. To date, teachers from St. Alphonsus Elementary School, North Allegheny Intermediate High School, Pine-Richland High School and Pine Richland High School's AF JROTC Program have elected to participate. Contact Ann Foley, PCFCU's Marketing Coordinator, if there is a particular school you would like us to contact regarding this worthwhile opportunity.

PCFCU GIVES BACK

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

- **The Pittsburgh Walk for PKD**
- **St. Bonaventure Golf Outing**
- **Pittsburgh Chapter of Credit Unions
10th Annual Golf Outing**

In recognition of the 10th anniversary of September 11, PCFCU participated in the homecoming celebration of twelve servicemen from the 911th Security Forces Squadron in Pittsburgh. PCFCU provided movie passes and restaurant gift cards for a raffle that was being held to celebrate these brave and honorable men. PCFCU extends our sincere thanks and gratitude to all servicemen and service women for their courage and sacrifice.

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.

Members Win at 75th Annual Meeting

Fifty-two PCFCU members and staff attended the 75th Annual Meeting held recently at Shannopin Country Club. Following the "State of the Union" address by President and CEO, Patricia Morrissey, election results were announced for the PCFCU Board of Directors:

Robert Greek: Chairperson
Susan Belsterling: Vice Chairperson
Margaret Walton: Secretary
Patricia Morrissey: Treasurer
John Spudich: Director

PCFCU's Supervisory Committee will continue under the leadership of members John Spudich (Chairperson), Linda Leavitt and Dennis Lynch.

The evening culminated with a fabulous free raffle for members and their guests. The lucky winners included:

\$100 Cash – Barbara Barwell
\$50 Cash – Kristen Calley, Candice McHenry
\$25 Cash – Burt Kennedy, Ruth Keenan
Keurig Coffee Maker – Angie Iwanezy
Kodak Flip – Marsha Kennedy
Home Speakers – Linda Dragun
Rolling Cooler – Nate Thimons
Wine Opener – Tony Wiles
Garden Lanterns – Nancy C. Gogal
Market Basket – John Filipiak
Einstein Gift Cards - Jerry Canney

PCFCU HOLIDAY CLOSURES

Columbus Day – October 10, 2011
Veteran's Day – November 11, 2011
Thanksgiving Day – November 24, 2011
Christmas – December 24 AND 26, 2011

Paper Savings Bonds OTC Sales Ending

The US Department of the Treasury will end over-the-counter sales of paper savings bonds on December 31, 2011, including sales through financial institutions and applications mailed directly to the Federal Reserve Bank by customers. This move is expected to save taxpayers an estimated \$70 million over the next five years.

Although paper bonds are being discontinued, electronic Series EE and Series I Savings Bonds will remain available for purchase via TreasuryDirect. This secure, web-based system, operated by the Bureau of the Public Debt, has been used by investors since 2002 to purchase savings bonds online.

Source: U.S. Dept. of the Treasury Bureau of the Public Debt

Escrow Club Account Now Available At PCFCU

If an escrow account was not set up with your original mortgage, you can establish one now at PCFCU. This savings account is designed to help you set aside money for property taxes and insurance premiums so that you can avoid having to come up with a lump sum payment when these bills come due. You will make monthly deposits into the escrow account so that you can accrue enough funds over the course of the year to cover your annual tax bill and insurance premium. These monthly deposit amounts can be auto-transferred to your PCFCU escrow account by means of payroll deduction, ACH transfer from another financial institution, or by mailing a personal check. As this is a savings-type account, your deposits will earn quarterly dividends. It is important to note that it will be your responsibility to remit the actual payments for your tax and insurance bills. You will also need to make any necessary adjustments to your monthly deposit should your tax amount or insurance premium change over the course of time. This Escrow Club Account will give you greater peace of mind knowing you have prepared and saved the funds you need to satisfy your annual tax and insurance obligations. Call a Member Service Representative to set up your Escrow Club Account today. 724-934-0660, Option 2.

AMAZING OFFER FROM INVEST IN AMERICA & DIRECTV

Direct TV is offering a 100% increase in savings with a new subscription to DIRECTV. New subscribers will now save \$10/month plus receive a substantial \$40 rebate! For members who are sports fans, the NFL Sunday Ticket is FREE for the season with any new activation of the Ultimate Package or above (expires 10/5). For movie fans, this offer also includes HBO, Starz, Showtime and Cinemax FREE for the next 3 months. Visit LoveMyCreditUnion.org for details

VISIT US ON THE WEB @
WWW.PGHCENTRAL.COM

EMAIL: INFO@PGHCENTRAL.COM

ACH ROUTING/TRANSIT NUMBER:

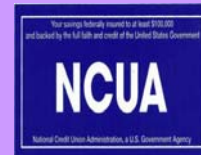
2430-8428-1

IF YOU DO NOT WISH TO RECEIVE

THIS NEWSLETTER, CONTACT:

AFOLEY@PGHCENTRAL.COM OR

CALL 724-934-0660, EXT. 240



EASY MONEY

Receive **\$25** when a friend or family member opens a new Checking Account! *

Receive **\$15** when a friend or family member opens a new Savings Account! *

Receive **\$10** when you enroll to receive Estatements!

Establish a minimum of 3 new online bill payments and receive **\$5** for each new payment!

* Referral Reward will be paid on the 30th of the next month following the opening date. Account must remain in good standing to receive award.

