

# TALK CENTRAL

A Monthly Publication from Pittsburgh Central Federal Credit Union

November 2010

## IRS issues alert

The IRS recently issued an alert about a new phishing scam. (A phishing scam is a criminally fraudulent process of acquiring sensitive information.) The unsolicited e-mail asks taxpayers to complete an online application for a “new refund.” The e-mail contains an embedded link that requests personal identifiable information from the taxpayer, such as birth date, social security number, or financial data. Members should know that the IRS does not ask for personal or financial information of any type in unsolicited e-mails, telephone calls, or postal mail. Visit the IRS website at [www.irs.gov](http://www.irs.gov) for more information (keyword “phishing”).

## IRA REMINDER

2010 is coming to a close, but the final date to contribute to your IRA for the 2010 calendar year is April 15, 2011 – the same date as your tax filing deadline. (Remember that tax filing extensions do not apply to your IRA contributions!) If you intend to wait until the last possible moment to contribute to your IRA, it is important that you specify the correct year to which your contribution applies, so that you can avoid the amount being applied to the wrong tax year. As always, it is important that you check your account statement and address any processing errors as soon as possible.

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## “Lunch Is On Us” Winner

Our September “Lunch is on Us” Winner is [KERRY SWICK](#). Congratulations, Kerry, on winning a \$25 restaurant gift certificate! To qualify for future FREE LUNCH drawings, please drop a business card in the designated basket located near the corridor of each branch location.

## Hey Students, Take Five!

PCFCU announces new loan initiative for college students

College students impacted by recent changes in the government student loan program will want to “take five” and contact the PCFCU Lending Department to find out more about the **“TAKE FIVE” COLLEGE LOAN** opportunity. Effective immediately, college students may borrow up to \$5000 at 5% APR for a 5 year term, based on tuition-related expenses. The following criteria must be met for loan eligibility:

1. Student must be 18 years of age and a PCFCU member in good standing.
2. A “guarantor/cosigner” is required. Guarantor must be the student’s guardian and a PCFCU member in good standing or new PCFCU member.
3. An acceptance letter and tuition statement from the school must be provided.
4. Monthly payments must be made by the student or guarantor. Payment will commence 30 days from the date of loan disbursement.
5. The loan may be refinanced each semester with proof of enrollment. The maximum total loan amount may not exceed \$5000.00 .
6. The Take 5 College Loan will not impact the guarantor’s credit limit at PCFCU.

## The grass REALLY IS greener on the other side!

1. e-statements protect natural resources (no need for paper statements and envelopes).
2. e-statements give you the ability to reconcile your accounts online at any time ... and you can print your statement from your home computer when you really need a hard copy!
3. Because e-statements allow for reduced statement production costs, the savings comes back to you in great interest rates and lower fees.
4. There are free online services that pull all of your accounts together, such as Mint.com or QuickenOnline.com.
5. You earn FREE money. Elect to receive e-statements and we'll deposit \$10 into your share account.

### CHOOSE GREEN ...

### AND GET SOME GREEN OF YOUR OWN TODAY!

To receive your e-statement, follow these easy steps:

1. If you have not previously used our "Home Banking" service, call our office and ask a Member Service Representative to activate this feature on your account. If you are already utilizing the "Home Banking" system, proceed to Step 4.
2. Log on to [www.pghcentral.com](http://www.pghcentral.com).
3. Click on the "Financial Connection" icon located in the upper right hand corner of the screen.
4. Log into the Home Banking Site as directed.
5. Click on the "Statement" icon located near the center portion of the banner near the top of the page.
6. Follow the prompts to receive e-statements.
7. Need help? Call us at 724-934-0660.

# HOLIDAY SPECIALS

VEHICLE LOANS - As low as 3.74% APR

HOLIDAY LOAN - As low as 8.0% APR  
(\$1500.00 Limit /12 month maximum term)

HOME EQUITY LOAN - Reduced by .25% APR

NEW Visa Card - 6.99% APR  
(First six billing cycles with qualifying credit score)



# SANTA IS COMING!

Christmas is around the corner! Be sure to bring your little one in for a personal and fun-filled visit with Santa. Children will receive a special stocking filled with goodies, along with a free portrait with Santa. A special coloring contest will be held with a chance to win a gift card to Toys R Us. Adults are welcome to bring their cameras or camcorders to capture this special moment with Santa. Santa will make his way to PCFCU on the following dates:

**Northside:** December 16, 2010 - 2:30 p.m. to 4:30 p.m.

**Sewickley:** December 18, 2010 - 9:30 – 11:30 a.m.

# NOTICE:

## Shared Branching Location Closure

Please be advised that Allegent Community Federal Credit Union, located at 1001 Liberty Avenue in Downtown Pittsburgh, will no longer offer “Shared Branching Services” to credit union members. This discontinuation of service will take effect January 1, 2011. Please refer to [www.pghcentral.com](http://www.pghcentral.com) to locate the network of alternative Shared Branching Service Providers.

## BLACK FRIDAY shoppers will be green with envy!

Can you believe that for the first time in 124 years, Sears will be open on Thanksgiving Day? Did you know that Walmart is opening at 12 a.m. on Black Friday? Why would anyone bother with traffic headaches and crowded stores when you can shop, save and get cash back right from the comfort of your homes by shopping at [lovemycreditunion.org](http://lovemycreditunion.org)?

[Lovemycreditunion.org](http://lovemycreditunion.org) is a fabulous resource for credit union members. It provides links to sites offering exclusive credit union discounts on cars, cell phones and of course ... *online shopping*. Link up to “Shop America” and you’ll find over 1200 of the largest and most popular retailers offering *major discounts exclusively to credit union members!* In addition, you’ll earn CASH BACK on every purchase you make. Every time you earn \$10 in cash rewards, Shop America mails you a check as a thank you! You owe it to yourself to visit [lovemycreditunion.org](http://lovemycreditunion.org). It’s completely easy, and you are not be obligated to make any purchases.

PLEASE DON’T FORGET to use your PCFCU credit card or debit card when you shop! If you haven’t done so already, take advantage of PCFCU’s truly amazing VISA card rates (as low as 6.99% APR with qualifying credit score). Very few credit cards companies can compete with this rate, and balance transfers are FREE. Call and talk to one of our lending representatives. You’ll be surprised at the savings you can realize with a PCFCU VISA Card!

## PCFCU HOLIDAY CLOSURES

Thanksgiving - November 25, 2010

Christmas - December 24 & 25, 2010

New Year’s Eve & New Year’s Day - Dec. 31, 2010 and Jan. 1, 2011

## PCFCU GIVES BACK

PCFCU supports numerous local charities and worthy community causes. Following are the events we have proudly sponsored:

- Franklin Park Borough  
“First Annual Light Up Celebration”
- Marshall Township Community  
“2011 Map and Information Guide”

VISIT US ON THE WEB @  
[WWW.PGHCENTRAL.COM](http://WWW.PGHCENTRAL.COM)

EMAIL: [INFO@PGHCENTRAL.COM](mailto:INFO@PGHCENTRAL.COM)

ACH ROUTING/TRANSIT NUMBER:

2430-8428-1

IF YOU DO NOT WISH TO RECEIVE

THIS NEWSLETTER, CONTACT:

[AFOLEY@PGHCENTRAL.COM](mailto:AFOLEY@PGHCENTRAL.COM) OR

CALL 724-934-0660, EXT. 240

