

Peru Central School Federal Credit Union

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2009 Spring Newsletter

2009 ANNUAL DINNER MEETING

SATURDAY, APRIL 25, 2009

CRICKET'S
697 BEAR SWAMP ROAD
PERU

CASH BAR

5:00 PM – 6:00 PM

DINNER

6:00 PM

MEETING TO FOLLOW

ONLY \$10.00 PER PERSON



DINNER CHOICES

PRIME RIB

SHRIMP SCAMPI

STUFFED CHICKEN
BREAST

TO MAKE RESERVATIONS,
CONTACT THE
CREDIT UNION
BY APRIL 10TH

****PRIZES****

COME JOIN THE FUN!



Check us
out on the
web:

WWW.PCSFCU.COM

Share Rates

	<u>APR</u>	<u>APY</u>
Shares	1.10%	1.10%
Sub-Shares	1.10%	1.10%

*Share rates declared quarterly

CD Rates

6 Months	1.75%	1.76%
12 Months	2.00%	2.02%

*CD Rates subject to change
without notice.

Office Hours

M-F 9:00 A.M.— 4:00 P.M.

Drive thru Hours

M-F 8:30 A.M. — 4:00 P.M.
Friday until 5:00 P.M.

518-643-9915 Phone
518-643-8903 Fax

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Dates of Closing

GOOD FRIDAY

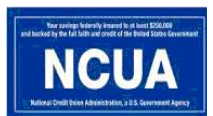
April 10, 2009 @ 1:00 p.m.

MEMORIAL DAY

Monday, May 25, 2009

4TH OF JULY

Friday, July 3rd, 2009



Credit Unions Celebrate Centennial

Happy 100th Birthday U.S. credit unions! The first U.S. credit union was chartered on April 15, 1909 in Manchester, New Hampshire. The parishioners of St. Mary's Church organized the credit union with help from Alphonse DesJardins, a Canadian journalist, who recognized that people needed an alternative to loan sharks and had opened the first credit union in North America in Levis, Quebec in 1901.

Chartered as La Caisse Populaire Ste. Marie by a special act of the New Hampshire legislature, the credit union is today known as St. Mary's Bank and now serves the entire Manchester community.

The credit union idea was somewhat slow to catch on, but the passage of the Federal Credit Union Act in 1934 spurred growth. Across the country, people joined credit unions to have a safe place to save and a fair place to borrow.

From their humble beginning, credit unions today provide a wide variety of financial services to some 91 million member-owners. As not-for-profit cooperatives, at credit unions, people mean more than money. Now that's something to celebrate.

ANNUAL PRIVACY POLICY

The Peru Central School FCU is owned by its members and run by a board of directors elected by the membership. You can be confident that your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, you may contact the credit union at 518-643-9915. We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either service to us or additional financial products for you to consider. Under these arrangements, we may disclose all of the information we collect, as described below, to companies that perform marketing or other financial institutions with whom we have joint marketing agreements. To protect members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to them to other third parties. We collect and may disclose nonpublic personal information about you from the following sources:

- 1) Information we receive from you on membership and loan applications and other forms.
- 2) Information about your transactions with us or others.
- 3) Information we receive from a consumer reporting agency, and
- 4) Information obtained when verifying the information you provide on an application or other institutions where you conduct financial transactions.

The credit union is in business for you, the member, and we are committed to protecting your financial privacy.

Spring Loan Special

Do you have a special project to do or a purchase you would like to make? Why not take advantage of our *Spring Loan Special!*

Hurry, this Loan Special ends April 17, 2009.

\$1,000 minimum — \$2,500 maximum

6.99% for 15 months

Apply online or stop by the Credit Union.



Dormant Accounts

Do you have a savings account or checking account with your credit union that has been dormant (no withdrawals or deposits) for a year or longer? If so, you should contact your credit union about reactivating the account or closing it. Accounts that sit dormant for too long cost you (credit union) money.

Take a few moments now to go through your paperwork and see if you have any accounts with the credit union that have become inactive. The credit union may charge your account a yearly inactivity fee of \$5.00.

Are you interested?

The credit union is always looking for volunteers to add to our pool of candidates for any open positions on our Board of Directors or Supervisory Committee. If you are a member in good standing age 18 or older, you are eligible to apply. For more information, please call the credit union.

NOTICE: We have been notified by Visa that an illegal data breach into Heartland Payment Systems' computer network between May 14, 2008 and November 13, 2008 **may** have resulted in some of our members' debit card numbers being compromised. We are in the process of issuing new debit cards to those that **may** have been affected.

Credit Union Scholarship

To be eligible, the student must be a member of the Peru Central School Federal Credit Union or a dependent of a member and be accepted or enrolled for full time or part time (minimum 6 credit hours) study at a post secondary institution.

Applications can be picked up at the Credit Union, Peru and AuSable Schools and Clinton Community College.

Deadline: May 4, 2009