



Views from the pagoda

Volume 13, Number 4

DECEMBER 2012

pagoda

Federal Credit Union

833 Washington Street
Reading, PA 19601-3658
610-373-3840
Fax: 610-373-4479
www.pagodafcu.org

Drive-up

Monday - Friday
7:30 AM - 5:00 PM

Lobby

Monday - Friday
8:00 AM - 5:00 PM

Muhlenberg Office

4453 5th Street Highway
Temple, PA 19560
610-929-5791

Muhlenberg Hours

Monday - Wednesday
9:00 AM - 4:00 PM
Thursday and Friday
9:00 AM - 6:00 PM
Saturday
9:00 AM - 12:00 PM

Skyline

610-373-8078

TXT Banking

pagoda@cutxt.com

Mobile Banking

pagodafcu.org/mobile

HOLIDAY CLOSINGS

Martin Luther King Day

Monday, January 21

President's Day

Monday, February 18

Good Friday

Friday, March 29

Be one of the first to hear about credit union information, events, specials and more!



Resolve To Have a Better 2013

Each year, millions of us resolve to do it better in the new year. Whether we aim to be a better person, emotionally or physically, our goals generally deal with changing our behavior in some way.

But have you ever thought about how your new behavior can affect your wallet?

- For those who vow to lose weight or quit smoking, not only will you be spending less on food and cigarettes, you may also be looking at lower insurance premiums! According to research from eHealthInsurance, smokers pay on the average 14% more for insurance, while those who are above normal weight pay 22.6% more than their lighter counter parts.
- The very nature of a bargain hunter will guarantee some type of response to the words "sale", "BOGO" and "deep discount", and almost always results in a purchase. But you're only saving money if these purchases are for items that you actually need! Don't be tempted by those saavy savings words; just stick to your list and you'll save money. Instead, take advantage of group buying power through online coupons and offers.
- Keeping your finances simple can help save some money too! Take advantage of online bill payment to save on postage and envelopes, e-statements and automated credit card billing get your account information to you quicker so you can monitor and mend if needed. You'll be happier, too, since you'll always be able to get your hands on information when you need it.
- The easiest way to build your savings is the oldest method known - PAY YOURSELF FIRST. Use the convenience of payroll deduction/ direct deposit, or discipline yourself to make a deposit each pay period. Instead of saving what's leftover (that seldom happens), you're guaranteed to save when you treat your savings as an obligation. You'll be better prepared for emergency needs for cash, too!
- What seems to be obvious, although never as easy as it sounds, is to pay off high interest debt in order to save money! The amount any debt costs right now, is exponentially more than what your savings might earn so at the very least, consider paying DOWN your debt. The sooner balances are paid off, you can return to saving money and be prepared for the next purchase.
- One of the best commitments to make in any year is to stick to your budget! As long as you're not over spending, and you have included a sum of money to save regularly, you will experience peace of mind knowing you're preparing for the unexpected and building your nest egg!

Together We're Better Attend the Annual Meeting

As a member of the Credit Union, you may already know the many benefits of managing your finances with us instead of another financial institution. But did you know another BIG difference between credit unions and banks all over the world? Here at the Credit Union, you are part owner and may participate in the election of the Board of Directors.

Join us as we celebrate the credit union difference at this year's Annual Meeting!

**Thursday, March 21, 2013
4:15 p.m.**

Location details to follow

The agenda includes a review of the previous year's financial information, and an opportunity to visit with Credit Union family and friends.

Hope to see you there!

BOARD OF DIRECTORS

Sandra Hummel
Chairperson of the Board

Linda Thornburg
Vice-Chairperson

Marcia Conner
Treasurer

Amy Johnson
Secretary

Robert Hertzog
Craig Huntsinger
David Johnson

Supervisory Committee

Linda Thornburg
Chairperson

Maria Kantner
Jessica Shuman



AMERICA'S
**CREDIT
UNIONS™**

Where *people* are
worth more than money.™

AUTO INSURANCE

YOU COULD SAVE ON YOUR CAR INSURANCE

Exclusively for credit union members



You want a quality product you can depend on and at rates you can afford. On average, credit union members who switch save up to **\$343.90* a year** on car insurance with the TruStage™ Auto Insurance Program, made available to you by your credit union.

Discounts on car insurance for:

- Multi-car discount
- Anti-lock brakes
- Air bags, automatic seat belts
- Good student discount

Plus you get:

- 24/7 claims service
- 24-hour Roadside Emergency Assistance coverage**
- Guaranteed repairs at network shops

Call for your FREE, no obligation quote.

Toll-free **1-888-380-9287**

Monday - Friday..... 7am - 1am ET

Saturday..... 7am - 11:30pm ET

Sunday..... 9am - 10pm ET

Visit us at TruStageAutoHome.com



TruStage products and programs are made available through the companies of the CUNA Mutual Group. They have been providing insurance and financial services designed for credit unions and their members for more than 75 years, serving more than 13 million credit union members.

TruStage™ is the marketing brand for the Auto Insurance Program made available by CUNA Mutual Insurance Agency, Inc. and underwritten by leading insurance companies. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. Discounts are not available in all states and discounts vary by state. A consumer report from a consumer reporting agency and/or motor vehicle report will be obtained on all drivers listed on your policy where state laws and regulations allow. Please consult your policy for specific coverages and limitations. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union. Your credit union enables this insurance program to be offered and is entitled to compensation from CMFG Life Insurance Company.

* Figure based on a February 2011 national sample of auto policyholder savings when comparing their former premium with those of the TruStage Auto Insurance Program. Individual premiums and savings will vary depending on your insurance carrier and coverages and limits purchased.

** Optional coverage. Requires the purchase of Towing and Labor coverage to cover cost of towing. Subject to policy limits. Emergency Roadside Assistance available anywhere in the U.S. and Canada.

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Bill Payer Loan Special!



Holiday bills weighing you down this winter? Look to your Pagoda FCU for just the loan to trim that weight off! Our Bill Payer Loan promotion is available January 1, 2013 through February 28, 2013. Borrow up to \$1,500 for a maximum term of 12 months at a low 9% Annual Percentage Rate. With a rate that low, think of the money you can save on credit card balances if you pay them off with a Bill Payer Loan from the Credit Union. Call us today for more information or to apply!

All the Signs Are Here!

Whether you're looking for a loan to purchase a vehicle or to pay off other bills, all signs lead to your Credit Union! Drive directly to your Credit Union when you need money for just about anything:

◆ PERSONAL LOANS ◆ NEW VEHICLE LOANS ◆ USED VEHICLE LOANS ◆ SHARE SECURED LOANS ◆

Call the Credit Union for more details on any of our loan products, or simply complete an application and return it to the Credit Union.

PROTECT YOUR CHILD'S INFORMATION



New data shows that identity theft is increasing most among young children. In fact, identity theft among children ages 5 and under grew 105% since last year – the highest growth rate of any age group. Adults can check their own credit reports to see if someone has misused their information, but most parents don't expect their children to have credit files, so they rarely think to request a report for them.

Here are some tips on what you can do to ensure your child's identity stays safe and secure:

- ✓ Keep your child's Social Security card, birth certificate and other important documents in a safe in your home or in a safe deposit box.
- ✓ Contact Experian, TransUnion and Equifax to request a free credit report for your child. You will need to prove your relationship to the child with a birth certificate.
- ✓ The credit report for your child will show if your child has credit. If your child does have credit, that's a sure sign something is amiss, so immediately contact the Federal Trade Commission (www.ftc.gov), Internal Revenue Service (www.irs.gov) and the Internet Crime Complaint Center (www.ic3.gov) to report your child's identity theft.

Keeping an eye on your child's credit report can help ensure his or her identity remains safe. For more information on a savings account for your child at Pagoda Federal Credit Union, call 610-373-3840.

Source: Help Net Data, www.net-security.org



Puffy Pal News

Saving is fun and rewarding at Pagoda!

Picture With The Easter Bunny

Saturday, March 30

MARK YOUR CALENDAR for Easter Saturday. The Easter Bunny along with myself, Puffy, will be visiting the credit union's Temple office to take complimentary photos with our young members. Look for more details in a March mailer!

Happy Saving!
Puffy

Park Your TAX REFUND Here!

Have access to your money within a few days by sending your 2012 tax refund to the Credit Union. By listing your Credit Union account and other important information, your refund can be deposited directly into your savings or checking.

Call us today for more details.

RATES

The Board of Directors of Pagoda Federal Credit Union has declared that dividends will be paid at the following rates for the 4th quarter of 2012. All dividends are calculated on the average daily balance.

Saving/Interest Rates

		APR	APY
Share Account	\$100 to \$2,499.99	.05%	.05%
	\$2,500 to \$14,999.99	.10%	.10%
	\$15,000 +	.15%	.15%
Money Market Account	\$2,500 to \$9,999.99	.10%	.10%
	\$10,000 +	.15%	.15%
Christmas and Vacation Clubs	\$100 to \$2,499.99	.05%	.05%
	\$2,500 to \$14,999.99	.10%	.10%
	\$15,000 +	.15%	.15%
Individual Retirement Accounts Accumulative	\$100 to \$2,499.99	.05%	.05%
	\$2,500 to \$14,999.99	.10%	.10%
	\$15,000 +	.15%	.15%
IRA Certificates	6 months	.15%	.15%
	12 months	.20%	.20%
	18 months	.20%	.20%
	24 months	.20%	.20%
	30 months	.20%	.20%
	36 months	.20%	.20%
(Minimum \$1000. Penalty for early withdrawal.)			
Share Certificates	3 months	.10%	.10%
	6 months	.15%	.15%
	12 months	.20%	.20%
(Minimum \$500. Penalty for early withdrawal.)			

Loan Interest Rates - effective 12/31/2012

Personal Service		13.00%	
Signature		10.00%	
Share Secured		2.95%	
(Pledge your savings as collateral and still earn dividends)			
New	24 - 48 months	3.50%	
	60 months	3.75%	
	72 months	4.00%	
Used	24 - 48 months	2013 - 2010	3.50%
	60 months	2013 - 2010	3.75%
	72 months	2013 - 2012	4.00%
	24 - 36 months	2009	4.75%
		2008	5.75%
		2007	6.75%
		2006	7.75%
		2005	8.75%
	2004	9.75%	
	60 months	2009 - 2004	(same as above)
	(Available when borrowing \$20,000+)		
Antique & Classic		5.00%	

(Financing does not include taxes, tags and registration)

Second Mortgage		
1 - 5 year repayment terms		3.50%
6 - 10 year repayment terms		4.75%
11 - 15 year repayment terms		5.25%

Home Equity Line-of-Credit (call for current rates)

VISA Credit Card Due to compliance regulations, call for current rate or check www.pagodafcu.org.

Some rates may be subject to change without prior notice.

Products & Services

Savings and Investment Options

All dividends are calculated on the average daily balance.

Share Savings Accounts - The minimum balance required is only \$5.

Christmas Club - No minimum balance. Penalty for early withdrawal. No required deposit amount.

Vacation Club - Save for any reason. No required deposit amount. No minimum balance. Penalty for early withdrawal.

Money Market - \$2,500 minimum to open.

Share Certificates - \$500 minimum to open. Penalty for early withdrawal.

Individual Retirement Accounts - Traditional, Roth, Coverdell Education Savings Accounts.

Accumulative IRA - Start with \$10 and build at your own pace or make a lump sum deposit. May be payroll deducted where available.

IRA Certificates - \$1,000 minimum to open. Penalty for early withdrawal.

Loan Options

VISA Credit Card - No annual fee, Travel/accident insurance at no cost.

Signature

New and Used Auto

Second Mortgage

Home Equity Line of Credit

Share Secured

Checking Option

Share Draft/Checking Account

- No minimum balance
- No per check or monthly fees
- Overdraft protection available
- VISA Check Card available

Additional Services

Payroll Deduction

Direct Deposit

Notary Service

Postage Stamps

Money Orders

Cashier Checks

Certified Checks

VISA Travel Money Card

Online Services

eStatements

Bill Payer service

TXT Banking

Mobile Banking

"Skyline" Audio Response

Wire Transfers

Western Union

VISA Gift Card

Membership

Membership is open to anyone who lives, works, worships or attends school in and businesses and other legal entities in Berks County, Pennsylvania. Our policy is also once a member always a member as long as you maintain a balance equal to one share (\$5.00).