

MoneyLine

PFCU
PHILADELPHIA
FEDERAL CREDIT UNION
pfcu.com | **better.honest.**

Open a PFCU Account Online

And Reap the Rewards of Membership Today

The Internet is just one way PFCU makes your life easier. Services like Teller Net, Electronic Bill Payer and eTransfers have helped many members take better control of their finances. And now we've taken it one step further with Online Account Opening. Not only can you open new accounts for yourself or your family from the comfort of home, you can also help friends and loved ones take advantage of the many benefits of PFCU membership.

Anyone who lives, works, worships or attends school in Philadelphia or Columbia County can now easily enjoy PFCU's low rates on loans, high dividends on savings, fewer fees and money available to lend. And Online Account Opening makes it simple to get started.

Just visit the Membership Application link at pfcu.com to begin.* You'll be able to choose an account type and the accompanying services that best fit your lifestyle, such as a debit card and online banking. To complete the application, you'll need your driver's license or state ID number, Social Security or Tax Identification number and a credit or debit card to fund the minimum \$5 opening account requirement.

It's quick, simple and convenient to open a PFCU account online. And the rewards of membership will enrich your life for years to come. In addition to great rates and stellar service, PFCU members have access to a range of helpful financial assistance, from auto-buying services to free financial counseling. Learn more at pfcu.com.



It's Not too Late to Join the Youth Savings Challenge!

July 31 is quickly approaching, and if you haven't entered the Youth Savings Challenge, now is the time! For every \$25 deposited and kept in an existing or recently opened Moola Moola Savings or CU Succeed® Account, the youth's name will be entered into a drawing to win prizes including this year's grand prize: a Nintendo® Wii™ video game system. Other prizes include \$50 gift certificates from iTunes® and Toys R Us.®

* To open an account online, prospective members must be U.S. citizens or U.S. resident aliens and at least 18 years old.

Direct Deposit – The Safer, Easier Choice



If you could make life safer and easier for yourself or a loved one, wouldn't you?

Switching to direct deposit is a small but important way that people who get Social Security and Supplemental Security Income (SSI) checks can improve their lives. And it just takes a few minutes to sign up.

PFCU is proud to partner with Go Direct – a campaign sponsored by the U.S. Department of the Treasury and the Federal Reserve Banks – to inform people who receive federal benefits about the advantages of direct deposit and help them get started.

With direct deposit, you have:

- ▶ The safest method of receiving your payment.
- ▶ An easier, more convenient way to access your money.

▶ Control over your money and your time.

Direct deposit eliminates the risk of lost or stolen checks, and helps protect against fraud and identity theft. Furthermore, direct deposit provides members with immediate access to their money from virtually everywhere.

Go Direct makes it easy for individuals who get Social Security and SSI to sign up for direct deposit – simply call the toll-free helpline **800-333-1795** or sign up online at www.GoDirect.org.

If you or those close to you are still receiving Social Security or other federal benefits by check, consider switching to the safest, easiest option – direct deposit – today!

Holiday Hours

All PFCU branches will be closed
Monday, May 25, for Memorial Day.

First-Time Homebuyers

We're Opening the Door to Homeownership

The message is clear – there's never been a better time to buy a home. With low rates on mortgages, home prices at four- and five-year lows and a temporary \$8,000 tax credit available to first-time buyers (contact your tax advisor for details), you have an unbeatable opportunity to swap your lease for a mortgage. Yet many prospective homebuyers may be hesitant to take the home-buying plunge because they don't know where to start. What's a potential homebuyer to do? Read on!

PFCU's partnership with CU Realty Services helps to make your real estate decisions easier by providing you with the essential information that you need to buy or sell your home. Simply visit pfcu.com/realestatecenter and CU Realty Services can help you:



- ▶ Locate an experienced real estate agent.
- ▶ Save money with a home rebate* program.
- ▶ Search for your next home.
- ▶ Research schools and neighborhood demographics.

After you've done your research, contact our mortgage professionals for a free preapproval. Once you're approved, you'll be able to shop

with confidence in your price range. When you're ready to buy, the preapproval adds credibility to your offer and increases your chances a seller will accept it.

Finding Your Dream Home

If you're ready to buy, now is the time to act. Contact us today by calling **215-934-3505** or **800-832-PFCU** (outside the metropolitan area) and pressing 21 or visiting pfcu.com.

*** Program Details:** If you are a seller, you will receive a discount on your broker/agent's commission. If you are a buyer in a state that permits commission rebates, you will receive a rebate on the commission from your broker/agent, which is credited to you at closing or sent to you after closing. Please note that this benefit is based on your broker/agent's commission, and does not include any commission paid to or earned by the other party's agent/broker. In those states that do not permit rebates, there may be other benefits that can be realized by a buyer. Please ask CU Realty or your credit union for the member benefits available in your state and credit union's CU Realty Program.

Beware of Vishing Scams

You've likely heard of phishing scams that use fraudulent e-mails as bait. Now there's a new twist on the same scam – vishing, also called voice phishing.

Vishing scammers set up phone numbers through Internet-telephone services, then lure victims to disclose account numbers and other personal information over the phone with automated voice prompts. The operation moves so quickly that con artists can steal sensitive information and shut down phony telephone numbers in a matter of days.

The Voice Behind the Curtain

Vishing is initiated by an e-mail that may appear to be from your financial institution or an online merchant. The message may claim that your account has been disabled due to unauthorized access, or that your information needs to be verified to continue using the account or to prevent fraudulent activity.

Rather than linking to a look-alike website made for gathering information, as phishing scams do, vishing scams provide a phone

number to call. These phone numbers can be set up with local area codes and designed with voice prompts that sound perfectly legitimate. Since consumers are already accustomed to entering account numbers before speaking with a representative, it's easy to enter the numbers before thinking twice.

Safety Tips

- ▶ Protect yourself from these scams by not responding to requests for your personal information.
- ▶ Don't call phone numbers listed in "phishy" e-mails. You can trust that when you call our main numbers, **215-934-3500** or **800-832-PFCU** (outside the metropolitan area), you can safely access your account information.
- ▶ Bookmark PFCU's Web address, pfcu.com, so you'll always be sure you're on the correct site.

At PFCU, we are dedicated to keeping your information safe. If you receive suspicious, unsolicited contact from anyone seeking

Upcoming Financial Literacy Seminars

Market Outlook/Retirement Planning Seminar

When: Saturday, May 16, 10:30 a.m. to noon
Where: Northeast Regional Branch Library, 2228 Cottman Ave.

Home Buyer Seminar

When: Wednesday, May 27
6:30 to 8 p.m.
Where: Lovett Branch Library, 6945 Germantown Ave.

personal information about your PFCU account, contact us immediately. And remember – never give your PIN to anyone. We are here to help and can provide you with instructions on how to protect your account.

You can also file a complaint on the Federal Trade Commission's website, www.ftc.gov, or call **877-FTC-HELP**.