

Federal Credit Union
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www.myspace.com/timberlandfcu

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CREDIT UNION

PROGRESS

Federal Credit Union

Issue 91
 Winter 2009
Closings

New Year's Day Jan. 1
 MLK Jr. Birthday Jan. 19
 President's Day Feb. 16

Hours
 Lobby and Drive-Up
 9am-5pm Monday - Thursday
 9am-6pm Friday
 9am-Noon Saturday

Extended Drive-Up Hours
 8:30am-5pm Monday
 9am-6pm Thursday
 8:30am-6pm Friday
 8:30am-Noon Saturday

Clearfield Hours
 9am-5pm Monday - Tuesday
 9am-3pm Wednesday
 9am-6pm Thursday and Friday

Get the latest credit union news.
 Send your e-mail address to
timberlandfcu@timberlandfcu.org

Just for fun:

I have enough money to last me the rest of my life, unless I buy something.
 -Jackie Mason

Someone stole all my credit cards, but I won't be reporting it. The thief spends less than my wife did.
 -Henny Youngman

If you think nobody cares if you're alive, try missing a couple of payments.
 -Anonymous

Golfing for the Memory Walk

Timberland FCU held its first ever golf outing on September 28th at Scottish Heights golf course in Brockport. A total of 15 foursomes joined in the fun to raise money for the Alzheimer's Association Memory Walk.



It was a great day for golf as (L-R) Ken Straub, David Straub, Ed Rutkowski, and Mike Krishart pause a moment for a picture.

The course was full of skill prizes including longest drive, longest putt, shortest drive, closest to pin, and worst score. The 8th hole was the Vegas hole as Linda Kennis and Chris Straub challenged



Jim Fragle and Pat Lydick watch as teammate Brandon Ferut prepares to tee off on the Vegas Hole.

golfers to hit the green and double their money. After all of the teams finished golfing they sat down for a steak dinner while the team, skill, and individual prizes were awarded. The winning team, Stephen Pisarcik, Norman Bish, Gene Miles, and Steve Cappetta shot 15 under par. Timberland FCU would like to thank all of the sponsors of the outing, including N and E Specialties, Ridgeview Elder Care, Red Lobster, Christopher Mohney Esquire, Wal-Mart Distribution Center 6027, Way Office Plus, Dilullo Auto Sales, Deluxe Check Printers, Mid-Atlantic Corporate FCU, and CUSA Technologies, Inc.



Penny and Jeane Pifer slowed the beverage cart long enough to get their picture taken

A special thanks also to all of the Timberland FCU employees and families that came out and donated time and money to make the outing run smoothly.

Guaranteed Auto Protection
 Save your vehicle from the unthinkable
 see inside for more information.

You're Invited:

Annual Meeting '09

Where: Knights of Columbus in Clearfield
 When: March 14th, 2009

\$1,500 grand prize

Cocktails
 Buffet Dinner
 Door Prizes
 Music

Call Jordan at 1-800-477-3889 or 814-371-2676 to make your reservation before February 27th, 2009

Guaranteed Auto Protection

Guaranteed Auto Protection (GAP) is an additional safeguard to cover the difference between the value of your vehicle and the amount still owed if it is ever wrecked, stolen, or deemed a total loss by your insurance company. Don't gamble with your car loan. GAP will help clear your credit allowing you to start fresh with a new vehicle purchase. Plus for the peace of mind that GAP offers, it is very affordable starting for most vehicles at \$225. So if you have an auto loan that is less than 18 months old, stop by Timberland FCU and see how much "gap" is in your loan.

Get our VISA on your side Balance Transfer Promotion

With the holidays done, your credit card bills will be showing up soon. Take advantage of Timberland FCU's balance transfer promotion, consolidate your debt and receive a low fixed rate of 6.9%APR* on all balances until paid in full. (For the promotional rate transfer between February 1 and April 30, 2009.) Call the credit union for more information!

*APR = Annual Percentage Rate

We need your PIN

Due to new regulations designed to prevent identity theft, a personal identification number (PIN) must be set up on your account for telephone transactions and information given over the telephone. If you have not set up a PIN yet, please call the credit union.

Annual Meeting Time

Come to Timberland FCU's 36th annual meeting at the Knights of Columbus in Clearfield on March 14th, 2009. Cocktail will be served before the buffet dinner. After dinner door prizes including a 1,500 grand prize will be awarded. The business meeting will begin around 8:00 pm, where YOU can voice your opinion and vote for YOUR Board of Directors for 2009. Following the meeting Back Alley will perform. Call Jordan at 1-800-477-3889 or 814-371-2676 to make your reservation.

**Stop unsolicited credit card offers and fight identity theft call
1-888-567-8688**

Student Loan News

January 1, 2009 all student loans through PHEAA will be charged a 1% federal default fee. The loans that will be charged will include Stafford, PLUS, Graduate PLUS, and the KeystoneBEST program. Also a reminder that all PLUS loans will continue the 3% origination fee. If you have any questions concerning student loans please contact PHEAA at 1-800-692-7392.

Visa GPS Giveaway

Gary Reed was the winner of the "Don't get lost, get Visa" GPS giveaway. His name was pulled for a Garmin Nuvi portable GPS.



Gary Reed accepts the Garmin GPS from Diane Reiter, Card Coordinator at Timberland FCU

Reverse Mortgages

If you are approaching retirement think about a reverse mortgage so you can enjoy your senior years. Timberland FCU is introducing the Members Advantage Program. Stop worrying if you have enough money to survive retirement, and let your house pay you back for all of the money that you have put into it. Call a Members Advantage representative today at 1-866-530-9380 to learn more.

International Credit Union Week

Timberland FCU celebrated ICUW this year in a multitude of ways. On Tuesday, we offered tips on protecting your credit and debit cards in the lobby. On Thursday in Clearfield and Friday in DuBois the members had the chance to play plinko for restaurant gift cards and enjoy a free hotdog. Through out the week, Sunny 106 played "Credit Union Trivia," a radio call-in game show where the winners got \$15 Visa Gift Cards.



Board Of Directors For 2008

President: Paul Ramsey
Vice President: David Volpe
Treasurer: Joe Hockman
Secretary: Donald Motherwell

Douglas Kougher, Dallas Smith,
Marsha McCurdy
LOAN OFFICERS
Linda Sprague
Tracy Pruzinsky
Angela Baaney

SUPERVISORY COMMITTEE
Bob Winslow
Lorin Waitkus
Doug Kougher

CEO/PRESIDENT
Carrie Wood

EXECUTIVE VICE PRESIDENT
Jen Eisman

VICE PRESIDENT OF BRANCH OPERATIONS
Dianne Jenkins



Fourth Quarter Dividend Rates

	Rate		APY		Rate		APY*		Rate		APY*		
	Rate	APY	Rate	APY*	Rate	APY*	Rate	APY*	Rate	APY*	Rate	APY*	
Regular Share	1.00%	1.01%	90 day	2.53%	2.55%	\$1,000.00-\$2,499.99	.99%	1.00%	90 day	2.24%	2.25%		
Share Draft	0.15%	0.15%	6 month	2.67%	2.70%	\$2,500.00-\$9,999.99	1.24%	1.25%	6 month	2.62%	2.65%		
Christmas Club	1.00%	1.01%	1 year	2.77%	2.80%	\$10,000.00-\$24,999.99	1.49%	1.50%	1 year	2.72%	2.75%		
Vacation Club	1.00%	1.01%	18 month	2.92%	2.95%	\$25,000.00-\$74,999.99	1.74%	1.75%	18 month	2.87%	2.90%		
IRA	2.50%	2.52%	2 year	3.02%	3.05%	>\$75,000.00	2.23%	2.25%	2 year	2.97%	3.00%		
			3 year	3.11%	3.15%				3 year	3.70%	3.75%		
			5 year	3.16%	3.20%				5 year	4.03%	4.09%		
			7 year	3.31%	3.35%								

*APY= annual percentage yield. Minimum balance to open: \$0. Minimum to earn stated APY: \$1,000. Transaction limits apply.

Loan Rates

Vehicle Loans

Max Term*	Rate (APR)*
New Vehicles	
00-36 month	as low as 3.99%
37-60 month	as low as 4.99%
61-72 month	as low as 5.99%
Used Vehicles	
1-36 months	as low as 4.99%
37-60 month	as low as 5.99%
61-72 month	as low as 6.99%
Recreation Vehicle	
Model Year	Rate (APR)*
2004-2008	as low as 5.99%
Below 2004	as low as 6.99%

New Vehicles with a value of \$20,000+ **72 months**
New and Used Vehicles with a value of \$12,000+ **60 months**
New and Used Vehicles with a value of \$8,000+ **48 months**
New and Used Vehicles with a value of \$5,000+ **36 months**
New and Used Vehicles with a value of \$2,000+ **24 months**

Present Loan Rates

Unsecured Loan	as low as 8.40% APR*
Overdraft Protection	as low as 8.40% APR*
Share Secured	Call for APR*
GSL Student Loan	6.00% APR* Subsidized
PLUS Student Loan	8.5% APR*
CU Student Loan	as low as 8.00% APR
Home Equity	4.93% APR* variable
Visa Card	as Low as 8.40% APR*

Please contact an employee of the credit union for information on applicable fees and terms. *APY equals annual percentage yield. This credit union is federally insured by the National Credit Union Administration. Your savings are federally insured up to at least \$100,000 by the NCUA. Timberland FCU is not responsible for any typographical errors. Some restrictions may apply to certain offers. *Refinanced APR will adhere to loan policy. *APR=Annual Percentage Rate. Rates are determined by loan type, term of loan and members credit rating.

Consolidate Your Holiday Bills

Timberland FCU knows how expensive the holidays can be, and we are here to help. Consolidate all of your high interest store credit cards and other credit cards into one regular payment option with signature (personal) loan or a special low rate Visa Credit Card.

Better Choice Fights Payday Lenders

Timberland FCU is now offering the Better Choice Program to fight the high cost of payday lenders. The Better Choice program is an alternative to payday loans, once you apply, there is no credit check, no high fees, and loans up to \$500 are available depending on your income. The interest rate will be a fixed 18% annual percentage rate. If you are looking for a way out of the payday loan trap, turn to your credit union.

"The Credit Union Better Choice program is sponsored by the Pennsylvania Credit Union Association in partnership with the Pennsylvania Treasury Department and the Pennsylvania Department of Banking."

Overdraft Privilege!

The overdraft allowance has been increased to \$500. This means that qualified share draft checking accounts can be overdrawn up to \$500 before any transactions are returned. The \$25 Overdraft Privilege fee will still apply for each transaction once your account is overdrawn.

Improve Your Credit

We are having a credit building and rebuilding workshop on January 14th, 2009 at 6pm in the DuBois Office. This workshop will cover credit pitfalls, debt warning signs, reasons to build credit, and understanding credit. Refreshments will also be available so call and reserve your seat today.

