

THE DIGEST



FALL ISSUE 2010

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Introducing A New Rewards Program

Picatinny Federal Credit Union Relationship Rewards!

Picatinny is about to launch a new and exciting Rewards program for members. *Picatinny Relationship Rewards* is everything a financial rewards program should be and more. The program is being designed to reward members for achieving their goals through a full financial relationship with Picatinny. The program will be based on 4 relationship levels – Value, Preferred, Premier and Platinum. Based on the amount of products and services you use, you will have the opportunity to earn FREE services, credits, discounts on qualifying loans and rate increases on savings products.

As a member of the Credit Union, you will be automatically enrolled in the Relationship Rewards Program. There are no forms to fill out or sign up fees. Just continue to use Picatinny as your primary financial institution and you will automatically earn FREE services and discounts.

Stop by one of our Branch Offices and speak to a Member Services Representative or go to picacreditunion.com for more details.



picatinny



*federal credit union

Tips For A Hassle-Free Holiday

The kids are back to school and the first day of autumn has passed. What's next on your agenda? Holiday shopping, of course!

In the past, the kick-off to the holidays was the day after

Thanksgiving; these days, it seems like Halloween. However, savvy shoppers start their bargain hunting around Labor Day. It's never too early to start your shopping list and start logging onto the internet for those pre-season bargains. Retailers often offer great online deals and here are a few things to consider to make the most of your internet shopping:

■ Collect Promotional Codes For Immediate Discounts

How many times have you purchased something online and been asked to provide a promotional code at checkout? The fact that you were asked indicates that a code might be available, but where do you find it? Next time you're asked, open up another window and start to Google.

Enter the phrase used by the merchant: promotional code or coupon along with the name of the merchant. There's a good chance you'll find coupons and codes that can save you a lot of money.

■ Visit Other Websites For Coupons Or Promo Codes

You might find coupons or promotional codes on sites such as www.CouponCabin.com, www.FatWallet.com, www.Hip2Save.com and www.Keycode.com. These sites contain numerous promotional codes, discount coupons, cash-back offers and even freebies from a variety of retailers.

■ Side By Side Price Comparisons

Instead of shopping at multiple retailer websites, save time and visit sites like www.shopping.yahoo.com or www.shopping.msn.com. You can view side-by-side comparisons that will enable you to purchase merchandise from the retailer offering the lowest price.

■ Paying For Your Holiday Purchases

Whether you shop online or in person, consider paying by credit card. Under the Fair Billing Act, purchases made by credit card offer an added level of protection.

The early bird catches the worm – and the savvy online shopper catches best deals. The holidays may be a few months away, but starting early could save you a substantial amount of time, money and holiday stress. Happy hunting!



Identity Theft Alert! Avoid Dangerous Malware

Internet identity thieves become craftier as technology advances. Malware is a term used to describe malicious programming such as viruses, worms and spyware. Malware can gather information about a computer user or turn a computer into a spam e-mailing machine. Here are some of the most common types of malware on the Internet today and how you can fight back:

Social Media Phishing Scams

When you are on social networking sites like FaceBook, MySpace and FourSquare, beware of pop-up downloads, fake profiles and links that may contain malicious code that can be downloaded onto your computer if you are not careful.

Protect Yourself: If you are ever prompted to download something or click a link, verify the legitimacy of the download or link first. For instance, if you must download a Flash update in order to view a video, visit the Adobe Flash website directly. Also, do not click links that are sent to you from strangers.

The "Spim" Invasion

"Spim" is a word coined to describe spam sent over instant messaging programs. If you have ever logged on to your instant messaging service and received a link from someone you do not know – or a link from someone you *do* know that seems out of character – you may have been a victim of spim.

Protect Yourself: Never click a link you receive from an unknown third party. If a friend sends you a link with a vague phrase to describe it, reply to confirm that the link is actually from your friend and not a hacker.

Watch Out For Bots

Hackers use bot files to take over victims' computers. When a network of compromised computers is formed, it is called a botnet. Bots can capture keystrokes, search a user's Internet browsing history, scan for passwords and send data back to the hacker.

Protect Yourself: To guard yourself against bots, always keep your anti-virus software running, and make sure it is up to date. Running anti-virus scans on a daily basis can help detect and clean any bot programs on your computer.



On July 9, 2010, Picatinny Federal Credit Union sponsored Military Appreciation Night at Skylands Park, the home of the Sussex SkyHawks. In between innings, the Credit Union presented the winners of the 2010 Future Leaders Scholarship Award each a check for \$2,500 to assist the winners with their college tuition. Matthew Hayes, graduate of Morris Hills High School, second from left, and Erin Silkowski, graduate of Mount Olive High School, second from right, are joined on right by Bill Darling, President & CEO of Picatinny Federal Credit Union and Karen Morano, Vice President of Marketing, on left. Hayes, who lives in Wharton, will be attending Wilkes University, Wilkes-Barre, PA in the fall while Silkowski, of Flanders, will be attending The College of New Jersey in Ewing.



On Saturday, July 17, 2010, PFCU celebrated the First Anniversary of the Mount Olive Branch Office located at the ITC Crossing. A celebration was held at the Mount Olive and Rockaway Branch Offices. The event had a Jersey Shore theme with beach balls, frisbees and beach umbrellas. A beautiful anniversary cake and cupcakes were served. Pictured above is the winner of "It's A Shore Thing" Raffle and employees from the Rockaway Branch. The prize was \$500 of vacation bucks! From left to right: Cally White, Barbara Niper, Winner, Marie Weasner and her husband, Harold, Dave Cleary and Danielle Rush.

Volunteers Needed

Picatinny Federal Credit Union is looking for volunteers who are members of the Credit Union to serve on the PFCU Credit Committee. Applicants must be able and willing to meet every Wednesday at 9:00 a.m. The committee meets for approximately 1.5 to 2.5 hours every week.

Experience in the area of finance is helpful, but not required. Volunteers will meet with prospective borrowers to discuss his/her need for financial assistance. All interested in volunteering for the Credit Committee must submit a resume to Bill Darling, President & CEO, Picatinny Federal Credit Union, 100 Mineral Springs Drive, Dover, NJ 07801.

Mary Lou Kenison
Credit Committee, Chairperson

Community Food Drive

Many of you have been dropping off food pantry items all year at one of our three branches, and your donations have helped the local communities. During the holiday season, the needs swell and we encourage your continued participation.

The types of needs are focused around infant supplies, household cleaning supplies, as well as all kinds of canned goods, cereals, pastas, soups, snacks and beverages. Food gift cards will be gladly accepted, too, which will be used to purchase perishable items like milk, eggs, meat and produce.

Thank you for being a part of this community-supportive endeavor.



Receive Year-Round Savings – Starting With A \$10 Gift Card!

Picatinny Federal Credit Union is excited to announce an exclusive Membership offer. Employees and members will receive a \$10 Gift Card when they sign up for a new Sam's Club Membership or renew an existing Membership by November 30, 2010.

Sam's Club Advantage Members Enjoy Terrific Savings on Merchandise, Services and More!

For \$40, you'll receive exceptional values every day on essentials, services and more for your home and family. Membership includes one card for you and one for a household member over 18 years of age, as well as full shopping privileges at more than 600 Club locations nationwide.

Stop by your nearest branch office for more details and your Sam's Club Membership Certificate.



Savings Made Simple

For the Club nearest you, visit samsclub.com or call 1.800.881.9180.

**ULTIMATE
TAILGATE
→ USED AUTO SALES EVENT**



Members will receive great deals on select used vehicles for a limited time.

October 15 – November 24 2010



For promotional offer and more details visit picacreditunion.com

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Branch Office – Holiday Closings

Columbus Day
Monday, October 11

Veterans' Day
Thursday, November 11

Thanksgiving Day
Thursday, November 25

Christmas Eve
Friday, December 24

Christmas Day
Saturday, December 25

New Year's Eve
Friday, December 31

New Year's Day
Saturday, January 1

The Picatinny Federal Credit Union Digest is published quarterly by the Picatinny Federal Credit Union – **Karen Morano, Editor**

Comments? Please write to:

The Supervisory Committee
of Picatinny Federal Credit Union
P.O. Box 414, Wharton, New Jersey 07885

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Committee Member	Rosario Locascio
Committee Member	Andrew Harder
Committee Member	M. David Ahmad

President & CEO

Bill Darling

Locations & Hours

Rockaway Branch

100 Mineral Springs Drive
Dover, New Jersey 07801

Phone: (973) 361-5225

Mon. and Thurs.: 8:00 a.m. - 6:00 p.m.

Tues., Wed., Fri.: 8:00 a.m. - 3:30 p.m.

Sat.: 9:00 a.m. - Noon

ATM

Arsenal Branch (restricted access)

ARDEC Building 30 South
Picatinny Arsenal, New Jersey 07806

Phone: (973) 989-2612

Mon. - Wed., Fri.: 8:00 a.m. - 3:30 p.m.

Thurs.: 8:00 a.m. - 6:00 p.m.

ATM

Mt. Olive Branch

10 International Drive South
Flanders, New Jersey 07836

Phone: (973) 691-6400

Mon. - Wed., Fri.: 8:00 a.m. - 3:30 p.m.

Thurs.: 8:00 a.m. - 6:00 p.m.

Sat.: 9:00 a.m. - Noon

ATM

Drive-Up:

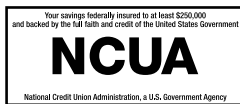
Mon. - Fri.: 8:00 a.m. - 5:00 p.m.

Thurs.: 8:00 a.m. - 6:00 p.m.

Sat.: 9:00 a.m. - Noon

Website: www.picacreditunion.com

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Your shares are federally insured to at least \$250,000 by the NCUA National Credit Union Administration – a U.S. Government Agency

Your retirement share accounts are insured up to \$250,000 (aggregate) by the NCUA.