

# Money MATTERS

**Dawn Donovan** CEO

**Ralph Gazzillo** Manager

**Daniel DiSorbo** Loan Officer

**Renee Wolbert** Head Teller

**Daniele Callahan** Teller

**Jill Johnson** Teller

**Karen Ferris** Teller

**Beverly Henderson** Teller

## HOLIDAY CLOSINGS

MARTIN LUTHER  
KING DAY

JANUARY 17, 2011

PRESIDENTS DAY

FEBRUARY 21, 2011

MEMORIAL DAY

MAY 30, 2011

INDEPENDENCE DAY

JULY 4, 2011

LABOR DAY

SEPTEMBER 5, 2011

COLUMBUS DAY

OCTOBER 10, 2011

VETERANS DAY

NOVEMBER 11, 2011

THANKSGIVING

NOVEMBER 24, 2011

CHRISTMAS

DECEMBER 26, 2011



## 12TH ANNUAL Price Chopper EFCU Scholarship Award



The credit union will be awarding a \$1,000.00 award to one of our members. The award will be presented at a dinner meeting at Glen Sanders Mansion on Thursday, May 12, 2011.

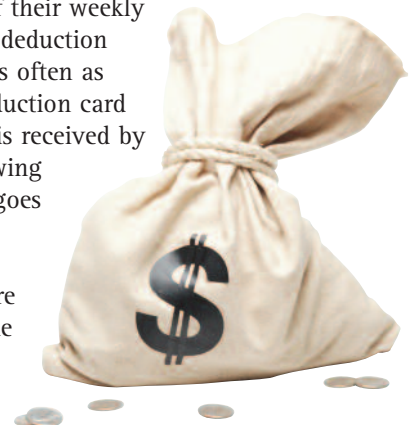
Graduating high school seniors who will be attending an accredited two or four year college are encouraged to apply. Applications are available at the credit union. Applications and a short essay must be received by the Scholarship Committee by April 1, 2011. The winner will be notified by April 15, 2011.



If you are a member and have a child who qualifies for the scholarship, but he/she is not a member yet, there is time for him to join. Any member's immediate family qualifies for membership at Price Chopper EFCU. Just open a share savings account for the family member and the scholarship application will be accepted.

## DIRECT DEPOSIT WITH PCEFCU

PCEFCU members can direct deposit ALL or PART of their weekly Golub/Price Chopper payroll check with our payroll deduction program. Weekly deposit amounts can be changed as often as you like by simply completing our white payroll deduction card and submitting it to the credit union. If the change is received by Friday, the change will go into effect with the following week's paycheck. You can even allocate how much goes to each account, whether savings, checking, money market, loans or to your spouse or child's account. Payroll deduction can be set up at any time. Cards are available at the stores, main office, warehouse, or the credit union.





## 2011 FEE SCHEDULE

ATM Withdrawal (1st 2/month free)	\$1.00
ATM Inquiry	\$1.00
ATM Transfer	\$1.00
Automatic Overdraft from Savings	\$4.00
Check Printing	Prices vary
Copy of a Statement	\$1.00/month stmt
Copy of a share draft check	\$1.00
Courtesy Pay of NSF check or ACH	\$30.00
Debit card NSF transaction	\$30.00
Dormant Account	\$10.00/month after 1 year
POS Transaction	\$.25
Replace ATM/Debit Card	\$5.00
Returned Check or ACH	\$30.00
Stop Payment	\$5.00
Teller's Check	1 free/day, \$1.00/check thereafter
Travelers Checks	1% of sale
Wire Transfer in USA	\$20.00
Wire Transfer outside of USA	\$32.00

## OTHER SCHOLARSHIP AWARD OPPORTUNITIES

Price Chopper Employees Federal Credit Union is also proud to offer various other scholarships to our members. Some scholarships are for graduating high school seniors and others are for active college students. All scholarships are a result of the credit union community and the commitment credit unions have to our members.

Look to our website, [pricechopperefcu.org](http://pricechopperefcu.org) in February and March for scholarship information. We will do our best to get the information out to the membership either through mailings, paystub messages, and postings. As always, feel free to contact the credit union for information on this as well.

## DEBIT OVERDRAFT REMINDER

If you would like us to authorize and pay overdraft on purchases made with your debit card when funds are short, then you need to Opt-In for extra overdraft coverage. Once you Opt-In you can Opt-Out of this service at any time. There is no fee for this service unless you use it.

Be advised that if we pay a transaction for you, you will still be charged our standard non sufficient funds fee of \$30 each time we pay an overdraft for you. Keep in mind that we pay overdraft at our discretion which means we do not always guarantee that we will authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction may be declined.

Opt-In forms are available at the credit union office.

## ANNUAL MEETING

The credit union will be holding our annual meeting at 4:30 pm on April 12, 2011 at the credit union office. We will be reviewing the 2010 financial results and electing new board directors. All members are invited to attend. Any member who is interested in being on the credit union board of directors or one of the credit union committees may discuss it and submit your name with Dan DiSorbo at the credit union office. If interested, you must contact Dan by Friday, April 1, 2011.

**Go Green!** Use *FREE Internet access and FREE e-statements*

### WITH INTERNET ACCESS:

1. 24/7 access to your account
2. No need to call for information
3. Can do account inquiries and transfers
4. Can get e-statements

### WITH E-STATEMENTS:

1. View statement within 2 business days
2. 6 month statement retention
3. Environmentally friendly, secure website
4. Review transactions earlier than paper

All it takes is your email address to get started! Email us your email address, name, and account number. You can also fax the information to us at 518-355-4901.



**HOURS:** Monday, Tuesday, Wednesday, and Friday 9:00am – 5:00pm;  
Thursday 9:00am – 5:30pm

**PHONE:** (518) 355-8280  
(518) 379-1426 • (800) 727-7423 ext. 1426  
**FAX:** (518) 355-4901

**eMAIL:** [pcfecu@logical.net](mailto:pcfecu@logical.net)

**WEB:** [www.pricechopperefcu.org](http://www.pricechopperefcu.org)

**MAILING ADDRESS:** 404 Princetown Rd.  
Schenectady, New York 12306

## PRICE CHOPPER EMPLOYEES FEDERAL CREDIT UNION PRIVACY POLICY

Rev Dec 2010

**FACTS:** What does Price Chopper EFCU do with your personal information?

**WHY?** Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**WHAT?** The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Number
- Date of Birth
- Name and Address

When you are no longer a member of Price Chopper EFCU, we continue to share your information as describes in this notice.

**HOW?** All financial companies need to share customers' personal information to run their everyday business. In the section, below, we list the reasons financial companies can share their customers' personal information; the reasons Price Chopper EFCU chooses to share; and whether you can limit this sharing.

### Reasons we can share your personal information

### Does PCEFCU Share?

### Can you limit this sharing?

For our everyday business purposes—  
such as to process your transactions,  
maintain your account(s), respond to court  
orders, and legal investigations, or report  
to credit bureaus

Y

N

For our marketing purposes—  
to offer our products and services to you

Y

N

For joint marketing with other financial companies  
for our affiliates' everyday business purposes—

N

N/A

Information about your creditworthiness

N

N/A

For our affiliates to market to you

N

N/A

For non affiliates to market to you

N

N/A

**QUESTIONS?** Call 518.355.8280 or go to [pricechopperefcu.org](http://pricechopperefcu.org)



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### WHO WE ARE

Who is providing this notice?

Price Chopper Employees FCU

### WHAT WE DO

How does PCEFCU protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does PCEFCU collect my personal information?

We collect your personal information, for example, when you

1. Open an account or deposit money
2. Pay your bills or apply for a loan
3. Use your credit or debit card
4. Apply for any of our products or services

(We also collect your personal information from others, such as credit bureaus, affiliates, or other companies)

Why can't I limit sharing?

Federal law gives you the right to limit only:

1. Sharing for affiliates' everyday business purposes- information about your creditworthiness
2. Affiliates from using your information to market you
3. Sharing for non affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

### DEFINITIONS

Affiliates

Companies related by common ownership or control. They can be financial and non financial companies

Non Affiliates

Companies not related by common ownership or control. They can be financial and non financial companies

Joint Marketing

A formal agreement between non affiliated financial companies that together market financial products or services to you.