

April 2010

Titan Federal Credit Union

114 Mack Avenue, Pleasant Gap, PA 16823
Office: (814) 359-4540 Fax: (814) 359-4543
Toll Free (866) 442-3132 VISA (800) 433-0505
www.titanfcu.com
Monday through Thursday 8:30 AM to 5:00 PM
Friday 8:00 AM to 6:00 PM



AMERICA'S
CREDIT UNIONS™

Where people are worth more than money.™

“Serving Our Members Since 1937”

New Employee

Please join us in welcoming Nicole Ward to the credit union. Nicole joined us in January as a full-time teller.

Titan FCU Financials

Assets 40,404,367
Shares 36,357,344
Loans 10,098,972
Members 3,131

Holidays

May 31, 2010 Memorial Day
September 6, 2010 Labor Day

New Vehicle, Home Improvements?

If you're in the market for a new vehicle or planning some home improvements give us a call. Our rates are some of the best in the area. We would be happy to discuss our financing options with you.

Titanfcu.com

If you haven't visited our website please do so. It contains a lot of valuable information about the credit union – contacts, rates, services and a printable loan application. It is also a link to our home banking site and e-mail addresses for our staff.

Share & Loan Rates

Regular Shares	1.75%	1.76% APY
Christmas Shares	1.50%	1.51% APY
IRA Shares	3.00%	3.03% APY

New/Used Vehicles	36 mos.	3.9% APR
	48 mos.	4.5% APR
	60 mos.	4.9% APR
	72 mos.	5.9% APR

Share Secured	60 mos.	4.0% APR
---------------	---------	----------

Second Mortgages	60 mos.	4.25% APR
	120 mos.	4.9% APR
	240 mos.	5.5% APR

Unsecured	60 mos.	7.0% APR
-----------	---------	----------

VISA Credit Cards	9.9% APR - purchases
	10.9% APR - cash adv.

(APY = Annual Percentage Yield; APR = Annual Percentage Rate. The above rates are accurate at the time of printing. Please contact the credit union for current rate information and any additional terms and conditions.)

Share Insurance Coverage

Your savings are federally insured to at least \$250,000 by the National Credit Union Administration and backed by the full faith and credit of the United States Government.

TITAN FCU
FUNDS AVAILABILITY POLICY

This disclosure describes your ability to withdraw funds at Titan FCU. It only applies to the availability of funds in transaction accounts. The Credit Union reserves the right to delay the availability of funds deposited to accounts that are not transaction accounts for periods longer than those disclosed in this policy. Please ask us if you have a question about which accounts are affected by this policy.

1. General Policy – Our policy is to make funds from your cash and check deposits available to you on the next business day after we receive your deposit. Electronic deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 3:30 P.M. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 3:30 P.M. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

2. Reservation of Right To Hold - In some cases, we will not make all of the funds that you deposit by check available to you on the next business day after we receive your deposit. Funds may not be available until the second business day after the day of your deposit. However, the first \$100.00 of your deposit will be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the next business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the next business day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

3. Holds On Other Funds – If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

4. Longer Delays May Apply – We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000.00 on any one (1) day.

- You deposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six (6) months.
- There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

5. Special Rules For New Accounts – If you are a new member, the following special rules will apply during the first 30 days your account is open.

Funds from electronic deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000.00 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks will be available on the next business day after the day if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,000.00 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000.00 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

6. Foreign Checks – Checks drawn on financial institutions located outside the U.S. (foreign checks) cannot be processed the same as checks drawn on U.S. financial institutions. Foreign checks are exempt from the policies outlined in this disclosure. Generally, the availability of funds for deposits of foreign checks will be delayed for the time it takes us to collect the funds from the financial institutions upon which it is drawn.

Dormant (Inactive) Accounts

Did you know that under the Pennsylvania Escheat Laws accounts with no activity for five years are considered dormant. Financial institutions are required to turn these accounts over to the Commonwealth of Pennsylvania.

If you have not made a deposit to or withdrawal from your Titan FCU account in the last few years we encourage you to do so as soon as possible to keep your account active. We suggest you do this at least once a year.