

April 2011

Titan Federal Credit Union

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www.titanfcu.com
Monday through Thursday 8:30 AM to 5:00 PM
Friday 8:00 AM to 6:00 PM

“Serving Our Members Since 1937”



AMERICA'S
CREDIT UNIONS™

Where people are worth more than money.™

New Employees

Please join us in welcoming Jennifer Russell (full-time teller) and Julie Sebolt (part-time teller) to the credit union. Jennifer and Julie joined us in February, 2011.

Retirement/Promotion

Bob Knoffsinger is retiring on May 31, 2011 after 34 years as our credit union manager. Please join us in thanking Bob for his years of service and dedication.

Peggy Shay will be assuming the Managers position as of June 1, 2011. Please join us in welcoming her in her new position.

Titan FCU Financials

Assets 41,990,002
Shares 37,704,651
Loans 10,771,697
Members 3,142

Holidays

May 30, 2011 Memorial Day
July 4, 2011 Independence Day

Share & Loan Rates

Regular Shares	1.00%	1.00% APY
Christmas Shares	.75%	.75% APY
IRA Shares	2.500%	2.52% APY
New/Used Vehicles	36 mos.	2.9% APR
	48 mos.	3.0% APR
	60 mos.	3.0% APR
	72 mos.	4.0% APR
Share Secured	60 mos.	4.0% APR
Second Mortgages	120 mos.	3.75% APR
	240 mos.	4.00% 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.

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.

Titan FCU now offering mortgage financing

Through a new partnership with CUC Mortgage Corporation, we're expanding our service offerings to include mortgage financing. Whether you're purchasing a home or refinancing your mortgage you can look to your credit union as a source for your financial needs. Our new mortgage program features:

- A secure online application process
- Free pre-approvals within minutes
- Expanded loan programs
- Low interest rates and closing costs
- Expert support and assistance throughout the entire process

All Titan FCU mortgage loans will be serviced through CUC Mortgage, a full-service mortgage corporation serving credit unions in the greater Northeast. With over 20 years of exclusive credit union mortgage experience, CUC Mortgage is a trusted partner for credit union mortgage lending. If you are looking for competitive mortgage financing from a lender you can trust, stop by our office, contact us at 814-359-4540, or visit CUC Mortgage online at <http://cuc.mortgagewebcenter.com>.

Act Quickly to Correct Credit Report Errors

An error on your credit report can be costly. The costs may come in the form of higher interest rates on loans or credit cards; higher costs for services such as insurance or cell phones; and even lost employment opportunities.

Credit report errors can be as simple as a misspelled name or an outdated address. Or they may be more serious, such as placing another person's debt on your credit report. Some errors may be the result of identity theft, which occurs when someone steals your personal information to gain approval for credit or loans.

To check your credit report for errors, you can get a free copy from each of the three credit reporting agencies once every 12 months by calling 877-322-8228 or going online to annualcreditreport.com. You can check all three companies at the same time, or order a report from a different company every four months to monitor your report throughout the year.

You should dispute inaccurate information on your report by contacting the appropriate credit reporting agency. There are three major credit reporting agencies:

- Equifax, 800-685-1111, equifax.com
- Experian, 888-397-3742, experian.com
- TransUnion, 800-916-8800, transunion.com

Since errors often appear on more than one report, you may need to contact all three agencies to make corrections. Always document every step you take to fix credit report errors. When making telephone calls record the time, date, representative who handled the call and any action that resulted. When sending a letter, make copies of all letters and documents. Never send originals. Send by certified mail with "return receipt requested."

Credit reporting agencies are required to investigate disputes and give you a written report of the results. This process typically takes 30 to 45 days.