

January 2012

Titan Federal Credit Union

114 Mack Avenue, Pleasant Gap, PA 16823
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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

“Serving Our Members Since 1937”



AMERICA'S
CREDIT UNIONS™

Where people are worth more than money.™

75th ANNUAL MEETING

The 75th Annual Meeting and Banquet will be held on Saturday, May 12, 2012 from 5:00 PM – 7:00 PM at the Ramada Inn & Conference Center, State College. This will be our Annual Business Meeting and Election of the Board of Directors.

Tickets (at \$10.00 per person) will be available at the credit union office on February 1, 2012.

Titan FCU Financials

Assets 42,405,421
Shares 37,979,635
Loans 13,428,989
Members 3,100

Holidays

January 16, 2012 Martin Luther King, Jr. Day
February 20, 2012 Presidents Day

1st QUARTER 2012 LOAN PROMOTION

Need money for those holiday bills or a winter get away. For the 1st quarter of 2012 we are offering a personal (unsecured) loan special. Borrow between \$1,000.00 and \$5,000.00 for up to 12 months at 5.99% APR.

(This rate is for new money only. It may not be used to refinance or repay existing credit union loans.)

Share & Loan Rates

Regular Shares	.75%	.75% APY
Christmas Shares	.75%	.75% APY
IRA Shares	2.25%	2.26% 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
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Second Mortgages	120 mos.	3.75% APR
	240 mos.	4.00% APR

Unsecured	60 mos.	7.0% APR
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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.

**Disclosures Regarding Electronic “Wholesale Credit”
Transactions Subject To Uniform Commercial
Code Article 4A**

Provisional Payment: Credit given by us to you with respect to an ACH credit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive such final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with such entry, and the party making payment to you via such entry (i.e. the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

Notice of Receipt of Entry: Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, we are not required to give next day notice to you of receipt of an ACH item and we will not do so. However, we will continue to notify you of the receipt of payments in the periodic statements we provide to you.

Choice of Law: We may accept on your behalf payments to your account which have been transmitted through one or more Automated Clearing Houses (ACH) and which are not subject to the Electronic Fund Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the State of New York as provided by the operating rules of the NACHA, which are applicable to ACH transactions involving your account.

Notice Regarding Non-VISA Pinless Debit Transactions

You may use your VISA Debit Card to initiate both VISA debit transactions and non-VISA debit transactions without using a personal identification number (PIN) to authenticate the transactions. To initiate a VISA debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a VISA network. To initiate a non-VISA debit transaction, you may enter a PIN at a POS terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-VISA transaction. We have enabled non-VISA debit transaction processing on the STAR and ALLPOINT networks. The rights and protections applicable to only VISA debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Funds Transfer Agreement and Disclosure will not apply to transactions processed through non-VISA networks.

FACTA Disclosure Notice

Under the Fair and Accurate Credit Transaction Act (FACTA) we are required to provide you with the following notice in relation to your loan account(s) with the Credit Union. “We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.”

NEW AND RETURNING EMPLOYEES

Please welcome Janet Pekar to the credit union as a full time teller. Janet joined us on November 28, 2011.

Also please welcome back Bob Knoffsinger as our Manager/CEO. Bob has returned out of retirement effective 12/12/2011.

Advantages of a Titan FCU Credit Card

Does your credit card do what’s right for you even when no one is watching?

Does your credit card give you a low interest rate, easy to understand terms, no hidden fees and no tricky accounting that forces you to pay more interest and fees than you should have too?

The Credit Card Accountability Responsibility and Disclosure Act of 2009 was designed to make other financial institutions do what Titan FCU has been doing all along – operating in the consumers best interest. According to the New York Times, credit union credit cards are the ones other providers should be emulating.

Call us today and we’ll get you started on a credit card that already has low interest rates, low fees and reasonable grace periods.

After all, credit unions have been doing the right things for their members all along, even when no one was watching.