

October 2011

Titan Federal Credit Union

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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.™

Share & Loan Rates

New Employees

Please join us in welcoming Jeff Trapp to the Credit Union. Jeff joined us as our Office Manager in August 2011.

Titan FCU Financials as of 8/31/2011

Assets \$42,853,693
Shares \$38,387,697
Loans \$12,753,680
Members 3,171

Holidays

October 10, 2011 Columbus Day
November 11, 2011 Veteran's Day
November 24, 2011 Thanksgiving Day
December 26, Christmas Day Observance

Regular Shares	.75%	.75% APY
Christmas Shares	.75%	.75% APY
IRA Shares	2.25%	2.27% APY
New/Used Vehicles	36 mos.	2.90% APR
	48 mos.	3.00% APR
	60 mos.	3.00% APR
	72 mos.	4.00% 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.

International Credit Union Day

October 20, 2011 is International Credit Union. This year's theme is "Credit Unions Build a Better World". At Titan Federal Credit Union we are proud to the contribution of building a better world right here in our local community.

In challenging economic times it is our cooperative spirit and willingness to help our members that set Titan Federal Credit Union apart from the rest. Credit Unions do not belong to shareholders and speculators hoping to profit off of you. Rather, credit unions are member-owned cooperatives. Net earnings are returned to our member owners through favorable savings and loan rates, increased member services, and participation in our Community. We look forward to meeting your borrowing and savings needs with our low-priced services.

We look forward to seeing you.

Retirement: How Much Do You Need to Save?

Do you know how much you can expect from Social Security in retirement – or from any pension plan you have? Do you know how much you need to save to make up the shortfall in your desired retirement income?

Gather information about any traditional pension and other retirement plans you have. Request a benefit summary plan, including when and how you'll receive your payments. For an estimate of your future Social Security benefit, watch your mail for the annual statement now sent automatically to all workers age 25 and older.

Then estimate your retirement expenses. In general, you'll need about 70% to 80% of preretirement expenses. But these traditional formulas may leave you short – due to longer life expectancies, active retirement lifestyles, higher medical expenses, long term care costs, and higher property taxes.

If anything, overestimate for unexpected spending and factor in annual cost of living increases between now and the time you retire, as well as throughout retirement.

A financial advisor, retirement planning software, or Internet calculator can help you calculate how much you need to save to make up the shortfall in your desired retirement income. Remember that even the best advisors and software can provide only an estimate of your needs. Your results will change based on actual investment returns, inflation rates, tax law changes, changes in Social Security, and how long you live, among other things.

Protect Your Password and Your Information

Keeping your passwords safe and secure is the best way to keep your information from being seen and used by others. Here are some solutions to password security issues:

*Create different passwords for different accounts. Using the same password for all your accounts makes it much easier for a hacker to access your information.

*Use uncommon passwords. There are plenty of options on the keyboard to beef up your password, such as using uppercase and lowercase letters and adding symbols.

*Do not use names. A hacker will use names first, so select a random word and add symbols to make it safe.

*Hide passwords. If you are the type who keeps track of all your passwords, list them in a document with a unique name so no one knows what is inside.

*Keep an up-to-date e-mail address. If you forget your password, having a secure location to send password reset e-mails will keep your information safe.