

PAN AMOCO FEDERAL CREDIT UNION

4th QUARTER 2008 NEWSLETTER

Visit our New Informational Web Site at:
WWW.PANAMOCOFCU.COM

"CHRISTMAS CLUB"

Think ahead for Christmas 2009.
Start your New Christmas Cub
Savings Today...

HOME EQUITY LOANS

6.00%

REFINANCE YOUR
ADJUSTABLE RATE
LINE OF CREDIT
AND LOCK IN THIS GREAT RATE..
Call the Credit Union for more Info.

DON'T MISS OUR SPECIAL NEW CAR RATES.....

36 MONTHS	4.50%
48 MONTHS	4.90%
60 MONTHS	5.30%
72 MONTHS	5.90% (OVER 25M)

WITH AS LITTLE AS 10% DOWN

USED CARS

(LENDING UP TO 80% OF THE
RETAIL VALUE IN NADA BOOK)

36 TO 60 MONTHS 5.95%

UNSECURED LOAN RATES

12 MONTHS - 8.75%
24 MONTHS - 9.75%
36 TO 60 MONTHS - 12.15%

NEED MONEY FOR SCHOOL TUITION?

COMPARE OUR TUITION RATE TO
OTHERS AT
6.40% FOR 10 MONTHS



Share Branching

We have joined together with other
Credit Unions nationwide in a
cooperative effort to bring you a new
choice in financial convenience. Shared
branching provides our members with
access to their account(s) wherever they
work, live or play. There are over 2000
CU Service Centers and CU Outlets
throughout the nation. For a complete
listing of locations and hours of operation,
visit our websit at www.panamocofcu.com
and click on the
Credit Union Service Center icon.

Available services include:

making deposits, withdrawals, and Loan pmts.

To Access your account and obtain services
at a CU Service Center or CU Outlet, all you
have to do is present your account number,
the credit union and a valid photo ID.

CD RATES

CALL THE CREDIT UNION FOR
OUR CURRENT CD RATES..

HOURS OF OPERATION
MONDAY - THURSDAY 8AM - 3:30 PM
FRIDAY 8AM - 4:30PM