

January 2008

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”

Bring us Your Family, Friends & Coworkers

If you like the financial services we offer why not share credit union membership with your family, friends and coworkers. Membership at Titan FCU is open to the employees, members and immediate families of the following businesses and organizations: Bolton Metals, Rightnour Manufacturing, Restek, Supleco, Pleasant Gap Fire Co., Pleasant Hills Homeowners Association, Allegheny Power (State College), American Legion Club 867, Spring Township, Novosel Instrument, Gerald F. Barnhart and the Bellefonte Area School District. Immediate family includes parents, grandparents, spouses, children, brothers, sisters and grandchildren.

For each new member you bring us between January 14, 2008 and February 29, 2008 your name will be entered into a prize drawing. The number of prizes will depend on the number of new members, so the more new accounts that are opened the greater the number of prizes.

If you like your credit union and our financial services this is your chance to help us grow and offer these services to your family, friends and coworkers.

ANNUAL MEETING

The 71st Annual Meeting of Titan FCU will be held on Thursday, April 10, 2008. The meeting will be held at the U.A.W. Local 1282 Hall, Blanchard St., Bellefonte, PA., beginning at 5:30 PM. Reports from the Board of Directors and committees will be presented. Elections for the Board of Directors will also be held at this time.

NEW TELLER

We are pleased to welcome Amy Packer to the credit union staff. Amy joined us in October as a full time teller.

Word Scramble (dow bmracles)

The winners of the word scramble were:

- 1st Prize – Ethan Stewart
- 2nd Prize – Ruger Brower
- 3rd Prize – Derek Putt

We want to thank all the children who took the time to enter the word scramble. Watch for more contests in the future.

SHARE & LOAN RATES

Regular Shares	3.5%	3.55% APY
Christmas Shares	2.5%	2.52% APY
Share Drafts	1.0%	1.0% APY
IRA Shares	4.0%	4.06% 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.
Second Mortgages	60 mos.	4.9% APR
	120 mos.	5.5% APR
	240 mos.	6.0% APR

Personal (unsecured) 60 mos. 7.0% APR
(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 rates and terms.

**Titan Federal Credit Union
Privacy Notice and Disclosure**

Titan FCU, your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under Federal Law, we are required to give you this privacy notice. It describes our Credit Union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the Credit Union.

If after reading this notice, you have questions, please contact us at 814-359-4540 or write to: Robert Knoffsinger, Titan Federal Credit Union, 114 Mack Ave., Pleasant Gap, PA 16823.

Information We Collect About You

We collect nonpublic information about you from the following sources:

- Information we receive from you on forms and applications
- Information about your transactions with us
- Information we receive from a consumer reporting agency

We may disclose all of the information we collect, as described above, as permitted by Law.

Parties Who Receive Information From Us

We may disclose nonpublic personal information about you to the following types of third parties.

- Financial service providers, such as insurance companies
- Non-financial companies, such as consumer reporting agencies, data processors, share draft printers, plastic card processors and government agencies.

**Disclosure of Information to Parties
That Provide Services To Us**

In order for us to conduct the business of the Credit Union, we may disclose all of the information we collect, as described above, to companies that perform marketing or other services on our behalf so that we may provide members competitive products and services. We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our Credit Union, and follow your instructions as you authorize, or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidential protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

Disclosure of Information – Former Members

If you terminate your membership with Titan FCU, we will not share information we have collected about you, except as may be permitted by law.

How We Protect Your Information

We may restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with Federal Regulations to guard your nonpublic personal information.

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."

HOLIDAYS

New Year's Day	Jan. 1, 2008
Martin Luther King, Jr. Day	Jan. 21, 2008
Presidents' Day	Feb. 18, 2008

**SHARE DRAFT (CHECKING) ACCOUNT
CHANGES**

To offer our members a more attractive checking account we have made the following changes:

- Eliminated the \$1.00 per month Debit Card fee
- Now offering free checks (Limited styles. Contact the credit union for details. Members only pay for the shipping and handling).

We also pay a 1.0% dividend if your average balance is \$100.00 or more. The credit union does not charge any monthly fees or enforce any minimum balance requirements. Members may also access their accounts through our Home Banking site.

Titan FCU Financials

Assets	27,122,254
Shares	23,538,073
Loans	11,123,748
Members	3,106

Titan FCU Website

If you haven't visited our web site (titanfcu.com) please do so. It contains a lot of valuable information about the credit union – contact information, rates, services, printable loan applications. etc. It also is a link to the email addresses for credit union staff.