

July 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”

NEW CONTEST



March 2008

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						1
	"The _____ of the Irish"					
2	3	4	5	6	7	8
9	10	11	12	13	14	15 The Ides of March
16	17 St. Patrick's Day	18	19	20 Spring	21 Good Friday	22
23 Easter	24	25	26	27	28	29
30	31					

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Ages 1-4 Color Page

1st Prize – Backpack + \$50 Gift card
2nd Prize – Backpack + \$25 Gift card

Ages 5-10 Seasonal Calendar with hints

1st Prize - \$75 Gift card
2nd Prize - \$50 Gift card

Ages 11-15 Seasonal Calendar

1st Prize - \$125 Gift card
2nd Prize - \$100 Gift card

The contest will run from July 14, 2008 through August 15, 2008.
Entries will be displayed in the Credit Union lobby.

Verification of Member Accounts

The Supervisory committee is conducting a verification of member accounts. If you do not agree with the balances on your 6/30/08 statement please contact Supervisory Committee- TitanFCU, P.O. Box 382, Bellefonte, PA 16823.

PLEASE DO NOT USE THIS ADDRESS FOR DEPOSITS, LOAN PAYMENTS OR GENERAL CORRESPONDENCE.

SHARE & LOAN RATES

Regular Shares	3.0%	3.03% APY
Christmas Shares	2.0%	2.02% 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. 4.0% APR

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 rate information and any additional terms and conditions.

Titan FCU Financials

Assets	\$30,233,838
Shares	\$26,637,836
Loans	\$10,466,440
Members	3,068

HOLIDAYS

Independence Day	July 4, 2008
Labor Day	Sept. 1, 2008
Columbus Day	Oct. 13, 2008

NEW SPONSOR GROUPS

We are please to welcome the employees of Culligan Water (Bellefonte) and Benner Township to our field of membership. This brings our field of membership to 17 sponsor groups and organizations.

BOARD OF DIRECTORS/COMMITTEES

Board of Directors

Joseph Galbraith	President
Edward Gummo	Vice-president
Dean Ishler, Jr.	Treasurer
Robert Sampsel	Secretary
Christie McMurtrie	Director

Supervisory Committee

Robert Sampsel	Chairman
David Galbraith	

Titan FCU Website (titanfcu.com)

If you haven't visited our website please do so. It contains a lot of valuable information about the credit union – contact information, rates, loan applications and services. It is also a link to our home banking site and e-mail addresses for credit union staff.

AES/PHEAA

Titan FCU is an approved lender for the student loan programs available through AES/PHEAA. Visit www.aes.success.org for additional information about student loans.