

focuspoints

A publication for the members of Little Giant Federal Credit Union

69th Annual Meeting

Sunday Brunch at the Pittsburgh Airport Marriott May 2, 2010

Little Giant invites you to attend our-our annual meeting at the Pittsburgh Airport Marriott. Why? Because all members are equal owners of the Credit Union, whether their deposits amount to \$50.00 or \$500,000. Little Giant's annual meeting is a democracy in action. It's an occasion for management and elected officials to report to you, as owners. And, it's an opportunity for you to raise concerns, ask questions and meet the management team.

Here, you'll learn more about the Credit Union's financial position, products and services, current business issues and future goals. You'll be able to meet face-to face the people, professionals and volunteers who run your credit union.

There's no better time to evaluate the financial position of the Credit Union and to learn more about how you and your fellow members borrow and save together. Without member input, credit union leaders can only guess what owners like you want from their financial institution.

When you attend Little Giant's annual meeting, you'll leave with a better understanding of its purposes and goals and be prepared to face today's financial challenges.

Agenda

Sunday Brunch 11:00 – 12:30 • Meeting/Elections 12:30 – 1:15
Door Prizes 1:15 – 2:00

A Breakfast of Distinction

Assorted Juice, Fresh-cut Fruit, Assortment of Breakfast Pastries,
Variety of Cold Cereals, Scrambled Eggs with Cheese and Chives, French Toast with
Warm Maple Syrup and Whipped Butter, Bacon and Sausage, Breakfast Potatoes,
Starbucks™ Coffee, Herbal Tea, Decaffeinated Coffee

Annual Meeting – May 2, 2010 Reservation Form

\$10.00/member • \$5.00/children under 10 • \$15.00/guest (non-credit union member)

Name: _____ Phone #: _____

Address: _____ Member #: _____

Guest Names: _____

_____ of Adults: x \$10 = _____

_____ of Children: x \$ 5 = _____

_____ of Guests/Non Members: x \$15 = _____

Total Enclosed \$ _____

Return in person
or by mail by April 28, 2010.

Little Giant Federal Credit Union
600 Chartiers Avenue
McKees Rocks, PA 15136

Check Enclosed Charge My Share Account



March 2010

Why Not Get a Credit Card from Your Credit Union?

Great Fixed Rate of 9.9% APR*

Just contact the Credit Union for an application to see if you qualify. Limits up to \$7,500.00.

Take a vacation, do home repairs, or use it to consolidate high-interest rate credit cards with no balance transfer fee.

Already have a credit card with us and need a higher limit? Just contact us and we will let you know how to get your credit line increased.

*APR = Annual Percentage Rate. Rate current as of date of publication and is subject to change. Listed rate based on individual creditworthiness; your actual rate may be higher. Contact the Credit Union for details.

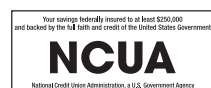
Holiday Closings

GOOD FRIDAY

Friday, April 2

MEMORIAL DAY

Monday, May 31

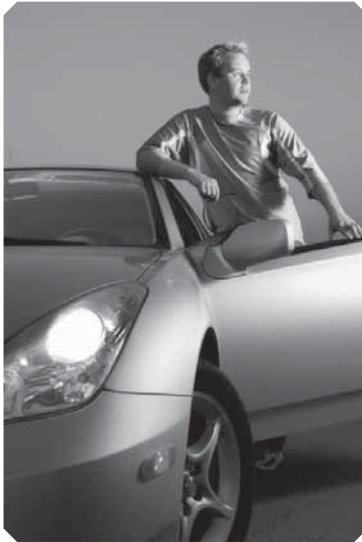


Little Giant FCU's Good News Loan

The Credit Union is excited to announce our biggest loan sale ever! Members can lower their monthly payments and save money at the same time.

Here's How It Works

- We'll refinance your existing Auto Loan (new or preowned) at **1% APR* lower** than your current rate! For example, if you're currently paying 5.74% APR*, bring in your documents from your current loan and we'll refinance the loan for 4.74% APR*! **THIS IS GOOD NEWS!**
- If you're still shopping for a car (new or preowned), get a loan quote in writing and bring your best deal in to the Credit Union. We'll beat the offered rate by 1% APR*. **THIS IS GOOD NEWS!**
- We're extending this offer to all bank loans and other credit union loans! Just bring in your loan paperwork, and you'll be eligible to reduce your rate by 1% APR.* **THIS IS GOOD NEWS!**



More Good News

Lower your monthly payment even more with our Extended Term Option. Extend your existing loan or quote for a loan by up to an extra twelve months (subject to a

72-month maximum). Make your loan payments manageable! **THIS IS GOOD NEWS!**

Hurry! This promotion won't last forever. Call or visit our office to take advantage of this quick, easy, money-saving offer.

THIS IS GOOD NEWS!

**APR = Annual Percentage Rate. Minimum loan rate is 2.9% APR. Maximum term is 72 months. All loans are based on your creditworthiness and subject to normal underwriting procedures. Promotion does not apply to existing Little Giant loans or to any dealer promotional rates. This is a limited-time program and can be discontinued at any time without notice.*

Still Checking at a Bank?

Why not open a Share Draft Account today at your credit union? Little Giant FCU offers members a checking account with:

- **No monthly service charges**
- **No minimum balance**
- **No ATM surcharge fee at any credit union or PNC location**
- **Direct deposit**
- **First order of 50 checks FREE**
- **Debit Card**

Stop in to the Credit Union today and get a checking account that's really free!

Five Reasons to Make the Credit Union Your Primary Financial Institution

1. Banks are in business to make a profit. Credit unions are not for charity, not for profit, but for service.
2. Banks are businesses owned by groups of shareholders who may or may not have accounts there. Credit unions are a financial cooperative owned and controlled by their members.
3. At banks, depositors have no vote, and only shareholders may vote on goals, functions, and services. Credit unions are democratically structured; every member has one vote regarding goals, functions, and services.
4. A bank's Board of Directors is elected by their shareholders and is paid. At credit unions, directors are elected by members and volunteer their time.
5. Bank earnings are returned to the shareholders, not the depositors or borrowers. Credit union earnings are returned to the members in the form of high rates on deposits, low rates on loans, and little or no fees.

Make the Credit Union your financial home today and experience the credit union difference.



Time for a Change? (Address-Name)

If you are changing your address or name, be sure to notify the Credit Union so that we can keep accurate records. Especially in the case of an address change, statements and other important Credit Union communication can be returned without your proper information. This is a serious concern for both you and the Credit Union, as it is costly and may cause us to lose permanent contact with you.

For an Address Change

Please provide your new address in writing with your account number to the Credit Union by mail or in the office. Notifying the post office will only temporarily forward your mail.

For a Name Change

Always notify the Social Security Administration of your change so that your earnings will be credited properly. Bring updated identification into the Credit Union so that we may update our records and place your new signature on file.

Call the Credit Union office if you have further questions about changing your account information.

Save Time and Money with Direct Deposit

Your Credit Union is always looking for ways to save you time and money, and now when you elect to have your paycheck deposited directly into your account, you save on both! Why wait in long lines to make a deposit when you could have your check deposited directly into your account? Direct Deposit is another way that we help simplify your life. Once you sign up you'll start enjoying the benefits of hassle-free deposits.

Time-Saver

Depositing your check is no longer a time-consuming chore with Direct Deposit. After signing up, the deposit of your



paycheck or other recurring payment is on-time and predictable. Plus, deposits received via Direct Deposit have the advantage of immediate availability - no more waiting for your check to clear!

Money-Saver

With Direct Deposit you can always be sure of your deposit schedule, reducing the risk of overdrawing on your account. You never have to worry about your check being lost in the mail or paying overdraft fees.

Enjoy the simplicity of Direct Deposit. With this safe, easy and convenient service from the Credit Union, you can spend extra time and money doing the things you like to do!

Credit Unions Step Up with Payday Loan Choices



Credit unions stepped up to fill the void when Pennsylvania banks shied away from the state's effort to provide loans to high-risk borrowers victimized by exorbitant rates on payday loans.

According to The Philadelphia Inquirer (Sept. 28, 2006), former State Banking Secretary, William Schenck, III began contacting banks last year, looking for a "fair and reasonable alternative"

to the payday loans that cost borrowers more than 400% in annual interest. He and State Treasurer Bob Casey, Jr. had a tough time convincing major banks to expand their loan menus.

The state then turned to credit unions, and the Pennsylvania Credit Union Association (PCUA) responded, offering a new lending program called Better Choice.

Better Choice offers \$500, three-month loans at an annual interest rate of 18%, plus an application fee of up to \$25, and a savings deposit of \$50. The credit unions' loans are a better choice when compared with those of most payday lenders.

Your credit union is proud to offer this wealth-building alternative. If you are in need of this product, please call the Credit Union today!

Source: Revised from Life is a Highway, October 2006



Contact Us

MCKEES ROCKS

OFFICE

600 Chartiers Avenue
McKees Rocks, PA 15136

(412) 771-6400

Fax (412) 771-2478

8:00 am - 4:45 pm

Monday-Thursday

8:00 am - 4:15 pm

Friday

DUQUESNE

UNIVERSITY

OFFICE

Fisher Hall

711 Forbes Avenue
Pittsburgh, PA 15219

(412) 391-1340

9:00 am - 4:00 pm

Tuesday and Thursday

Voice Response System:

(412) 771-1383

Web: www.littlegiantfcu.org

To report lost or stolen VISA® Card:
1-800-991-4961

Improve Your Credit Score

Follow these three easy steps, and you'll boost your credit score in no time!

Pay Bills On Time

Late payments pull down your credit score, plus paying all those late fees can add up. Save money and help pull up your credit score all at the same time.

Pay the Maxed-Out Cards First

Points are deducted if you use more than 50% of your card's limit. Pay your maxed-out credit cards, and your credit score will improve.

Don't Cancel Any Credit Cards

Most of your credit score is based on how much credit you have but aren't using. When you cancel a card, it will decrease the amount of your available credit.

If you are drowning in credit card debt or any kind of debt, give us a call. We are your financial partner and want to help members keep their feet on the ground.

Why Throw Away Your Money?

Save on Sprint wireless service and phones, plus get a FREE car charger!*

Little Giant FCU members have already been saving big with the Sprint Credit Union Member Discount Plan. Now our members can also receive a FREE car charger* with the purchase and activation of a new phone with Sprint.

Not familiar with the Sprint Credit Union Member Discount Plan? Here's how you can save:

- **10% off most regularly priced Sprint service plans**
- **Waived activation fee on new activations**
- **Waived upgrade fees**

Start saving today! Free car charger available with web and phone purchases only. To learn more about this discount plan and to get your free car charger, visit www.SprintSave4CU.com or call 877.SAVE.4.CU.

**Offer valid from March 1, 2010 to May 31, 2010. Exclusively from Platinum Wireless, while supplies last. Must be a credit union member to qualify. Call 877.SAVE.4.CU for details and restrictions.*

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US POSTAGE
PAID
GRAND RAPIDS, MI
PERMIT 1

VISIT US ONLINE at
www.littlegiantfcu.org
Little Giant Federal Credit Union
600 Chartiers Avenue
McKees Rocks, PA 15136