

Join Us at the Annual Meeting  
Wednesday, February 19, 2020  
5:30 PM  
Community Meeting Room  
Third Floor  
801 Market Street  
Philadelphia, PA

The meeting is open to all members. Plan to attend to receive 2019's Financial Report and find out what new products and services are arriving in 2020.

The agenda will include reports from the President, Treasurer, and the Supervisory Committee Chairperson. Following the meeting, your Board of Directors will meet to elect their officers for the coming year.

All Credit Union members who attend the Annual Meeting will receive a free gift and be entered into a drawing to win one of several cash prizes.

We look forward to seeing you there.

## INTERNATIONAL CREDIT UNION DAY



The 2019 celebration of International Credit Union Day attracted over 400 people to our Chestnut Street, Market Street and Conshohocken offices. In addition, almost 200 people stopped by Presbyterian Hospital where our Marketing Director Shirl Schanzenbach and MSR Tuesday Jones were celebrating the occasion.

Those who attended received a free gift, calendar, and soft pretzel. Drawings were held throughout the day in all locations for gift certificates to restaurants and retail shops.

Be sure to mark your calendar for next year's celebration on October 15, 2020.

*Park Your*  
TAX REFUND

*Here!*



Have access to your money within a few days by sending your 2019 tax refund to the Credit Union. By listing your Credit Union account and other important information, your refund can be deposited directly into your savings or checking. Call us today for more details.



# 2020 FINANCIAL CHECK UP

As the new year begins, take some time to make sure you have your finances in order. Give consideration to these key financial ideas:

- Evaluate your budget with respect to the family income and expenses.
- Review and recalculate payroll tax deductions for potential adjustments that may put more money in your pocket.
- Request a FREE credit report to confirm that your information is correct and has not been exposed to fraudulent activity. You may order your reports from each of the three nationwide credit reporting companies at the same time, or you can order your report from each of the companies one at a time. The law allows you to order one free copy of your report from each of the nationwide credit reporting companies every 12 months.
- If you have more than a few monthly obligations, look to the Credit Union for options available to minimize your payments and save interest over time.
- Depending on your current mortgage rate and equity position, look into refinancing your mortgage to save money or have availability of funds for debt or big expenses.
- Ensure that a portion of your income is regularly set aside (no matter how small) to cover unexpected expenses.

*The Credit Union is always ready to help you get your finances back on track if you run into obstacles along your financial journey. Schedule your financial checkup and start your year off on the right foot!*




## Credit Union Members Switch to Sprint

**Offer Details:**

- \$100 cash reward for each new line activated with Sprint (Up to 2 lines total)
- \$100 annual loyalty reward
- 25% off select accessories in Sprint stores

**PLUS:**

- Lines 3, 4, and 5 are FREE
- Save \$600 your first year over Verizon
- 100% Total Satisfaction Guarantee – try Sprint for 30 days or your money back

**Contact the Credit Union for more information!**



### Holiday Closings

Martin Luther King Day, Monday, January 20 • Presidents' Day, Monday, February 17



**Our 3900 Chestnut Street office is relocating in Spring 2020. Look for us at 3131 Walnut Street on the corner of the Left Bank Building.**

**We look forward to servicing you, our members, at the new office soon.**



**U OF P BRANCH (MAIN)**  
 3900 Chestnut Street • Philadelphia, PA 19104  
 Phone: 215.898.8539 • Fax: 215.573.2163  
 Monday – Friday 8:30 am to 3:30 pm

**MARKET STREET BRANCH**  
 801 Market Street • Philadelphia, PA 19107  
 Phone: 215.854.4460 • Fax: 215.854.2824  
 Tuesday – Friday 8:30 am to 3:30 pm

**CONSHOHOCKEN BRANCH**  
 800 River Road • Conshohocken, PA 19428  
 Phone: 610.292.6762 • Fax: 610.292.6737  
 Monday – Friday 7:00 am to 3:00 pm