

OUR HISTORY

- The year was 1955. Dwight D. Eisenhower was president. James Dean & Marilyn Monroe were the talk of Tinseltown, & a 21 year-old truck driver from Memphis had the nation's teens swooning to his number one hit "Don't Be Cruel."
- In Port Allegany, a small group of employees at Pittsburgh Corning (better known to the locals as PC, hence the name of P.C. Federal Credit Union) were in the process of turning a dream of an employees' credit union into a reality.
- At the first meeting 44 people were present. Nominations were made, the Board of Directors was elected with Gilbert Allen as President & Joe Connolly as Treasurer.
- PC generously provided space for the credit union office - loans were limited to \$100.00 on signature and \$200.00 if secured. After the first year, there were 44 members and assets totaled \$40,000.00.
- During that first year, the Board authorized Joe to hire a "female clerk" - Lucille Church. Both Joe and Lucille were key players in our Credit Unions' formative stages; they wholeheartedly endorsed the credit union philosophy of PEOPLE HELPING PEOPLE.
- With the dedication and guidance of Lucille & Joe, groundwork was laid to create a vital service that would serve Credit Union members for many years to come.

T O D A Y

- 2008 was a year of change - the Credit Union's Board of Directors made the decision to purchase a building & the Credit Union moved to our new home - we are located at 203 N. Main St. in Port Allegany.
- We also have an office at the International Waxes (IWI) plant at Farmer's Valley - we're located in the Training Center building (the old 'Dairy Bar')
- The Credit Union has grown to more than \$10 million in assets serving over 1600 members
- We are proud to say we are **STILL** the largest Credit Union chartered in McKean County
- PCFCU now serves employees and retirees (& members of their immediate family & members of their households) of the following employer groups:
 - Pittsburgh Corning Corporation (PC)
 - International Waxes Inc. (IWI)
 - Buckler Transport
 - Walker Petroleum
 - Duffy, Inc.
 - Costa's Supermarkets and Costa's Ace Hardware
 - McKean County Government

Immediate family is defined as spouse, children, parent, grandparent, or grandchild. This includes stepparents, stepchildren, stepsiblings, and adoptive relationships.

Household is defined as persons living in the same residence maintaining a single economic unit.

P. C. Federal Credit Union is a not-for-profit financial cooperative. Unlike most other types of financial institutions, the credit union's members are also its owners. Also, unlike these counterparts, the credit union is overseen by a Board of Directors that is elected by the membership and serves on a volunteer basis. The Board is charged with setting the credit union's policies, safeguarding the credit union's assets and maintaining the best interests of the credit union's member-owners. All members, who are 16 years of age or older, have the right to vote at the Board of Directors' "Annual Meeting" and on other special propositions requiring a membership vote.

At PCFCU, we strive each and every day to treat our members with the highest level of member service & respect, that an owner like you, deserves from your credit union.

We are committed to an ongoing effort of continually enhancing your credit union experience. Our Mission Statement best reflects our philosophy:

Our Credit Union is a member owned financial co-operative. Our purpose is to provide competitive services in a timely manner to help members reach their individual financial goals while advocating the credit union motto:

NOT FOR PROFIT, NOT FOR CHARITY, BUT FOR SERVICE!

To better help us exceed your expectations, your comments and/or questions are always welcomed.

SERVICES

WE HAVE A WIDE ARRAY OF ACCOUNT TYPES THAT OFFER VERY COMPETITIVE PRICING:

- SAVINGS ACCOUNTS ([link](#))

- REGULAR SAVINGS
- SPECIAL SAVINGS (INSURANCE, TAXES ETC.)
- CHRISTMAS & VACATION CLUBS

- CERTIFICATE OF DEPOSIT ACCTS WITH 5 LEVELS ([link](#))

- \$1,000
 - \$5,000
 - \$10,000
 - \$25,000
 - \$50,000 & OVER
- MULTIPLE TERMS FROM 6 TO 24 MONTHS ARE AVAILABLE
- OUR COMPETITIVE RATES ARE SET WEEKLY AND ARE BASED ON TERM & \$\$ LEVEL SELECTED

- SHARE DRAFT (CHECKING) ACCOUNTS ([link](#))

- NO MINIMUM BALANCE
- AUTOMATIC OVERDRAFT TRANSFER FROM SHARE ACCOUNT(S)
- OVERDRAFT LINE OF CREDIT AVAILABLE TO QUALIFIED MEMBERS
- VISA DEBIT CARDS FOR QUALIFIED SHARE DRAFT ACCOUNT HOLDERS

OUR LOAN RATES ARE AGGRESSIVE (link) - WE ALSO OFFER A LOAN LOYALTY REWARD DISCOUNT PROGRAM BASED ON TYPES & # OF CREDIT UNION SERVICES YOU HAVE FOR THE FOLLOWING LOAN CATEGORIES:

- NEW VEHICLES - Cars & Trucks Up to 3 yrs old
- USED VEHICLES - Cars & Trucks up to 10 yrs old
- NEW RECREATION & EQUIP. - Motor home, Camper, Trailer, Farm, Construction & Yard Equipment up to 3 yrs old
- USED RECREATION & EQUIP. - Motor home, Camper, Trailer, Farm, Construction & Yard Equipment up to 15 yrs old
- NEW POWERSPORTS - Motorcycle, ATV, Snowmobile & Personal Water Crafts up to 3 yrs old AND Trikes
- USED POWERSPORTS - Motorcycle, ATV, Snowmobile, Personal Water Craft up to 10 yrs & Trikes up to 15 yrs old
- NEW BOATS - Up to 3 years old
- USED BOATS - Up to 15 years old

WE PROVIDE THE FOLLOWING ADDITIONAL SERVICES TO ALL OUR VALUED MEMBERS

- ONLINE BANKING (link)
- E-STATEMENTS (link)
- DIRECT DEPOSIT
- PAYROLL DEDUCTION
- WIRE TRANSFERS
- NOTARY SERVICES
- DARIEN LAKE & WALDAMERE PARK TICKETS
- LOAN PAYMENT CALCULATOR (link)
- PENNDOT LINKS FOR DRIVER & VEHICLE SERVICES (link)
- NADA LINK FOR VEHICLE VALUATIONS (link)
- KIDS SPACE - EDUCATIONAL & FUN WEBSITES (link)