



P. C. FEDERAL CREDIT UNION

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"Not For Profit, Not For Charity, But For Service"

What do we mean when we say: "You're Not Just a Member — YOU'RE AN OWNER!!"?

Since 1955, P. C. Federal Credit Union (PCFCU) has been a **MEMBER-OWNED**, not-for-profit financial institution with no outside stockholders. What does that mean for you and your family? It means, when you join PCFCU, you're not a customer, **you're a member-owner with a VOTE & a VOICE at the Credit Union.**

You see, we're like a bank in terms of the accounts, loans and services we provide, *but the similarities end there.* A few of the advantages of membership in PCFCU are:

- our loan rates are generally lower than those offered by conventional, for-profit financial institutions—whether it's a loan for home improvements, vehicle, vacation, education — you name it — our members enjoy favorable loan rates;
- we're also able to pay higher dividends on deposits and charge lower fees;
- we offer Share Drafts, Cert. Deposit, Debit Cards, On-Line Banking & more!

Simply stated: We exist for our members' benefit, not to profit from them — that's what makes us different from other financial institutions — that's how we're able to offer such great benefits.

PCFCU'S CURRENT FIELD OF MEMBERSHIP INCLUDES EMPLOYEES & RETIREES (& MEMBERS OF THEIR IMMEDIATE FAMILY OR HOUSEHOLD) OF THE FOLLOWING EMPLOYERS:

- 1. PITTSBURGH CORNING CORPORATION;**
- 2. COSTA'S SUPERMARKET AND COSTA'S ACE HARDWARE**
- 3. INTERNATIONAL WAXES, INC.**
- 4. BUCKLER TRANSPORT**
- 5. DUFFY, INC.**
- 6. WALKER PETROLEUM SERVICES, INC.**
- 7. MCKEAN COUNTY GOVERNMENT**