

Welcome New Select Employee Groups!

We are pleased to welcome new select employee groups to Princeton Federal Credit Union.

- Bridgewater Volvo
- Joe Canal's Discount Liquor
- Mason, Griffin and Pierson
- Volvo of Edison
- Holy Ghost Preparatory School
- Midstate Mobile Radio
- Princeton Junction Engineering, P.C.
- RCP Management
- ITHAKA
- JSTOR
- Princeton First Aid and Rescue Squad
- Students of The Hun School of Princeton
- Red Wolf Design Group

If your spouse or friend's employer is not already part of a select employee group of the Credit Union, make sure to tell them about all of the great benefits and send them to the Credit Union to learn more today!



IT'S FUN TO BELONG



TOYS FOR TOTS

Princeton Federal Credit Union would like to thank all who donated to the annual Marines Toys for Tots campaign. With your help we were able to provide some much needed holiday cheer to children in our community. We were overwhelmed by the generosity of our members!

PRSRT STD
U.S. Postage
PAID
Princeton, NJ
Permit # 299



Main Office

104 Carnegie Center, Suite 103
Princeton, New Jersey 08540
M-Th: 8:30 a.m.- 4:00 p.m.
F: 8:30 a.m.- 6:00 p.m.

Princeton University Campus Location

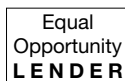
100 Level Frist Campus Center
9:00 a.m. till 11:30 a.m.
12:00 noon till 3:00 p.m.

(800) 456-5038

T. (609) 945-6200
F. (609) 945-6299
Call 24 (Local): (609) 945-6200
Call 24 (Outside 609): (800) 456-5038

www.princetonfcu.org

lending@pufcu.org
memberservice@pufcu.org



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

Membership Matters

Winter 2009

Princeton Federal Credit Union Annual Meeting
Tuesday, April 28, 2009 at 4:30 p.m.
101 Carnegie Center Conference Room

Letter from Sam

The financial stability of Princeton Federal Credit Union is secure. It is hard to avoid the daily headlines regarding the condition of the financial services industry and the economic downturn of our nation and world affairs.

However, your credit union remains strong and vibrant! Your money is safe and insured to at least \$250,000 by the National Credit Union Administration (NCUA) through the National Credit Union Share Insurance Fund (NCUSIF).

Princeton Federal Credit Union has advantages in this time of economic uncertainty. We operate from a position of financial strength with 16.5% capital which is higher than what is required by our federal regulator, NCUA. In addition, we have sufficient liquidity to continue lending to our qualified borrowers.

Your credit union is conservatively managed and management avoids such practices as high-risk lending. We are a not-for-profit financial cooperative owned by you. We do not have stockholders like the banks. Our Board of Directors is not financially compensated in any way. Therefore, we are able to return our profit directly to you in the form of new or improved financial products and services.

It is important for you to know we are committed to providing our members with competitive and dependable products and services.

Cordially,
Sam Paulicelli
CEO



Sam Paulicelli
CEO

INVESTMENTS

ELECTRONIC BANKING

AUTO LOANS, ETC

HOME EQUITY LOANS

FREE CHECKING

FUN TO BELONG

www.princetonfcu.org



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ELECTRONIC BANKING

SURCHARGE-FREE ATMS ARE JUST A TEXT AWAY

Princeton Federal Credit Union is pleased to announce another easy way for you to find any of the 25,000 CO-OP Network surcharge-free ATMs via text messaging. Whether you are traveling across town or across the country, surcharge-free ATM locator access is in the palm of your hand.

It's quick and easy! Here's how:

1. Send a text with your current location (address including city and state), zip code or intersection - to **692667 (MYCOOP)**.
2. Within a minute, the service will send you a reply with the address of the CO-OP Network surcharge-free ATM nearest to that location.
3. Need additional locations? Text "more" and the service will send the next nearest ATM locations.

This is a FREE service; only standard text messaging rates set by your mobile carrier apply.

Don't have a mobile phone? Go online to www.co-opnetwork.org to find the nearest surcharge-free CO-OP Network ATM, or use the voice locator by calling **888 SITE COOP (748-3266)**.

With 25,000 ATMs nationwide, CO-OP Network is the largest surcharge-free credit union ATM network in the United States. CO-OP Network surcharge-free ATMs are also located in 5,500 7-Eleven stores, as well as select Costco, Walgreens, Cumberland Farms, The Pantry and Publix Supermarkets. And remember, as a member of Princeton Federal Credit Union, you will never pay a surcharge at any CO-OP Network ATM. Just look for the CO-OP Network logo.

IMPORTANT INFORMATION REGARDING YOUR PFCU ATM AND VISA DEBIT CARD

We may be calling you!

To protect your account, we monitor your ATM and debit card transactions for potentially fraudulent activity which may include a sudden change in locale (such as when a U.S.-issued card is used unexpectedly overseas), a sudden string of costly purchases, or any pattern associated with new fraud trends around the world.

If we suspect fraudulent ATM or debit card use, **we'll be calling you** to validate the legitimacy of your transactions. Your participation in responding to our call is critical to prevent potential risk and avoid restrictions we may place on the use of your card.

- Our automated call will ask you to verify recent transaction activity on your card.
- You will be able to respond via your touch-tone keypad.
- You will also be provided with a toll-free number to call should you have additional questions.

Our goal, quite simply, is to minimize your exposure to risk and the impact of any fraud. To ensure we can continue to reach you whenever potential fraud is detected, please keep us informed of your correct phone number and address at all times.

In the meantime, please be diligent in monitoring transaction activity on your account and contact us immediately if you identify any fraudulent transactions. Here are some additional tips on protecting yourself from debit card fraud:

Protect yourself!

Unless absolutely required for a legitimate business purpose, avoid giving out your:

- Address and ZIP code
- Phone number
- Date of birth
- Social Security number

INVESTMENTS

Our CD rates are
as high as
3.50% APY*
Call for details
(800) 456-5038



*APY = Annual Percentage Yield. Effective February 1, 2009 and subject to change. Minimum deposit \$1,000.00. The penalty for early withdrawal is 90 days dividends or dividends year to date, whichever ever is the lesser of the two options.

Prepare, Print and Efile Your Simple Return for FREE with TurboTax Federal Free Edition

When it comes to finances, we're all ready for some good news. So how about not only getting the maximum refund you deserve, but also filing your taxes for **FREE**. This year, as a valued credit union member, you'll find out just how untaxing your taxes can be when you file your simple federal return with TurboTax Federal Free Edition.

- Prepare, print and efile your simple federal return for **FREE**.
- Obtain the maximum refund you deserve.
- Audit support center download included.
- Help & advice available online with answers to your questions 24/7.
- Fast refund in as few as 8 days when you efile and use direct deposit.

File with the security of knowing you'll get the **MAXIMUM REFUND** you deserve. It's easy! It's **FREE!** Get started at Princeton Credit Union website www.princetonfcu.org or call 1-800-613-4406 for more information.

- Card or account number
- Card expiration date

Your PIN is private; never give it out.

In stores and at ATMs, always cover your card and PIN, and watch for:

- Cell phone cameras, mirrors, or other tools used to view cards and PINs
- People watching your transactions
- Cashiers taking your card out of sight; take it to the register yourself
- Any unusual activity at ATMs; if you feel uncomfortable, go to another ATM

Online, you should never respond to unsolicited emails that:

- Ask you to verify your card or account number; such emails are not sent by legitimate businesses
- Link to websites; such sites can look legitimate but may collect data or put spyware on your computer

HOME EQUITY LOANS & AUTO LOANS, ETC

WISH YOU HAD MORE MONEY?

Money to catch your breath, go on a much needed vacation, or just improve your cash flow, Princeton Federal Credit Union has the solutions.

Visa Credit Card – Transfer your balances!

Get rid of those high interest rate credit cards! Princeton Federal Credit Union VISA Credit Card is the better card.

FIXED RATE OF 9.90% APR FOR PURCHASES AND CASH ADVANCES!

- NO Annual Fee
- NO Minimum Finance Charge
- NO Transaction Fee on Purchases
- Cash Advances at ATMs Worldwide
- 25 Day Interest-free Grace Period on Purchases

One Low Rate, No Risk, No Tricks!

Personal Loan – Lower your monthly payments!

With rates as low as 8%* you can consolidate your Holiday bills or take a vacation!

Car Loan – Refinance!

You will have more money in your pocket when you lower your monthly payment. Rates are as low as 4.99%*.

Transfer your Auto Loan to PFCU today!

Home Equity - Fixed Rate Home Equity Loan

Take advantage of our rates as low as 5.49%* APR!

Additional rates and terms are available. The rate will be in effect for the term of your loan.

Variable Rate Home Equity Line of Credit

This variable rate line of credit home equity loan allows you to establish a credit limit and only borrow as needed at your convenience over and over again. The funds are there in the event of need or an emergency. Rate as low as Prime Rate -1%¹ *

¹ This is a variable rate loan product. The APR can change on the first day of each month. The APR is based on the value of an "Index" plus or minus a margin. The Index is Prime Rate published in the Money Rates Section of The Wall Street Journal as of January 1, 2009 is 3.25%. When a range of rates has been published, the highest rate will be used. APR, margin, loan to value and/or amount borrowed are all subject to applicant(s) credit worthiness. Max rate is 18% APR.

* Annual Percentage Rate

Rates as of January 15, 2009 and are subject to change without notice. All loans are subject to credit approval. Other conditions may apply. There are no prepaid finance charges. Terms of loan, loan to value and/or amount borrowed are all subject to applicant(s) credit worthiness.

Home Equity - The monthly payment per \$1,000 at 5.49% for 60 months would be \$19.10.
New Auto - The monthly payment per \$1,000 at 4.99% for 60 months would be \$18.87.
Personal/Unsecured - The monthly payment per \$1,000 at 8% for 60 months would be \$20.28.

(800) 456-5038 • www.princetonfcu.org

FREE CHECKING

SHARING IS EASY!

With Shared Branching, accessing your credit union account just got easier.

Now with more than 3,500 shared branch outlets across the United States, you can take advantage of a variety of services as if you were at your home credit union. It's easy to deposit, withdraw or transfer your money. You can also make loan payments, get loan advances or inquire about your balance. Just go to www.cuservicecenter.com to find the nearest shared branch location or look for the CU Service Centers Swirl. **It's so easy!**

Shared Branching Hits the Big Leagues

Credit union convenience hit the big leagues in September 2008 with over 3,500 shared branching locations—**second only to Bank of America for the most banking branches.**



PRINCETON FEDERAL CREDIT UNION IS IN THE NEWS!

Princeton Federal Credit Union Has the Plainsboro Blues (Jeans)...

"Princeton Federal Credit Union is a small but socially conscious place!" says the New Jersey Audubon.

"One year ago the department established a creative – and comfortable – approach to raising funds for favorite charities chosen by the staff. Each month, the elite group of twenty-five employees agrees upon funding a new charity – to which one must pay a "charge" (in the form of a donation) in order to be allowed to wear blue jeans on the last Friday of the month.

Melissa Prevete, loan processor, volunteers for NJAS at our Plainsboro Preserve whenever she can, and very thoughtfully suggested that June's monthly collection go toward the preserve, which serves Plainsboro and the greater Princeton area. The response to Melissa's idea was wonderful – EVERYONE participated!

With just a little ingenuity, a small, fun idea has gone a long way! Although, originally Princeton FCU had only intended for their monthly philanthropic program to be conducted for one month last fall, it's been such a great success that they plan to carry it on indefinitely."