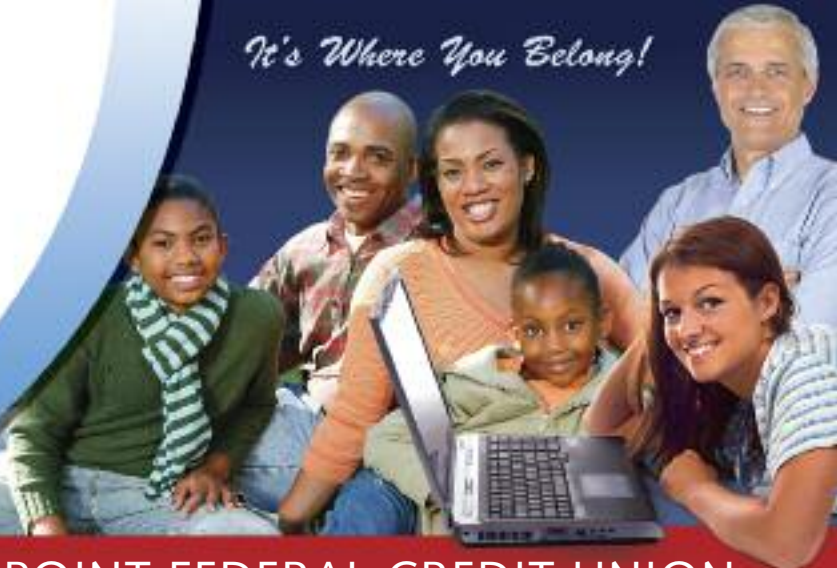


To The Point

★★ WINTER 2012 ★★

It's Where You Belong!



PERRY POINT FEDERAL CREDIT UNION

Catch a Great Rate...

Just as no two snowflakes are ever alike, so it is with lending institutions. And Perry Point Federal Credit Union is unique in a very good way. We are probably the only such institution that counts *you* among its owners.

Because the people we lend to are our owners, not merely customers, we keep our rates good and low. As you'll see below, they're especially low right now.

Auto Loans — as low as **2.75% APR***

Is there anything so lovely as freshly fallen rates? Probably not, if you're in the market for a new car and those rates include our already-low auto loan rates. The above rate applies to both new vehicle loans (with terms of up to 6 years) and used vehicle loans (with terms of up to 5 years).

Signature Loans — as low as **10.75% APR***

We've also cut the rate for Signature Loans. No, a Signature Loan isn't a loan for autograph collectors. It's a loan that requires no collateral — just your signature.

Holiday Loans — as low as **7.5% APR***

If you need some help paying off a stack of post-holiday bills, a Holiday Loan might help. Qualified borrowers can borrow as much as \$3,000.

Each loan comes with a 12-month term. Apply before February 1 for a low-interest way to get rid of high-interest debt.

Visa — as low as **9.9% APR***

Our credit cards come with great rates and the chance to earn points toward merchandise and travel rewards.

Fortunately for you, they *don't* come with any annual fees, balance transfer fees or cash advance fees.

To apply for your Perry Point FCU loan or credit card, stop by our office or save yourself a trip and apply online at www.perrypointfcu.com.

*APR = annual percentage rate. Rates are based on applicant's creditworthiness.



A Five-Star Credit Union

Just in case you were wondering, your credit union is in fine shape. Just ask Bauer Financial.

Bauer Financial is an independent organization that analyzes and rates the financial condition of U.S. financial institutions. It took a look at our credit union and liked what it saw. It awarded us its highest rating — five stars — the rating it reserves for "superior" financial institutions. In other words, we're high on its list of recommended banks and credit unions.

If you have a family member or coworker who's looking for a financial institution they can rely on to be here tomorrow, tell them they needn't look any further than Perry Point Federal Credit Union.

Save on BJ's WHOLESALE CLUB Membership

As a member of PPFUCU you're eligible for a substantial discount on membership to BJ's Wholesale Club. To receive your discount you must sign up or renew during the annual membership drive on Friday, January 20. On that day a BJ's representative will be in our office from 11 am – 1 pm and 4 pm – 6 pm to receive applications. Call us for details on this valuable offer.



A Resolution Well Worth Keeping

Stop paying all those fees your bank is always charging you for having a checking account. At Perry Point Federal Credit Union, we have low fees or no fees! So switch your checking account to your credit union today. It will save you money tomorrow.

Remember, we also offer you lower rates on loans than the average bank does (See "Catch a Great Rate" elsewhere in this issue). Why? Because we're a not-for-profit financial institution. That's the credit union difference!



A Timely Tip for Taxpayers

Want to reduce your income to keep from having to pay so much in taxes? You could always quit your job, but that might be a little extreme.

Here's a better idea: open an IRA. IRAs are a proven way to increase one's tax refund. Because of the special treatment they receive from the Internal Revenue Service, they can significantly reduce your taxable income in a given tax year, while providing income to you in your retirement years.

It's not too late to reduce your taxable income for 2011. IRA contributions made by April 17 can be counted as tax year 2011 contributions. Speak with a member service representative to learn more.



Join Us for Our 76th Annual Meeting

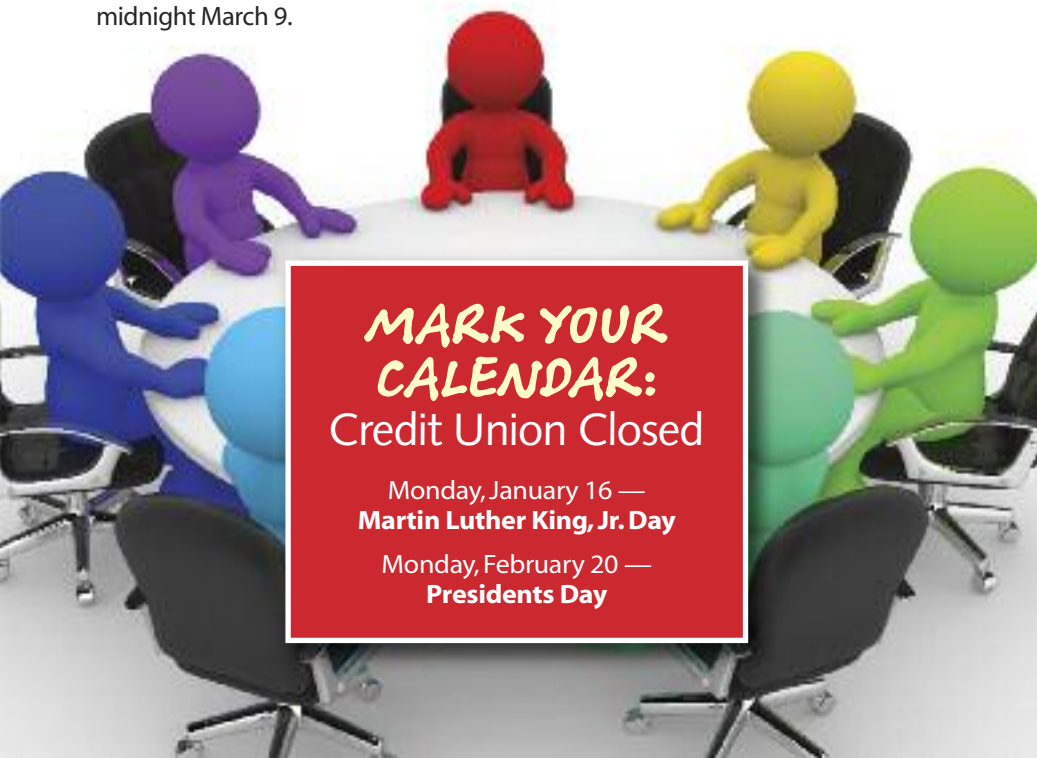
We encourage all members to attend our 76th Annual Meeting scheduled for Thursday, March 15, 2012, at the Bayou Restaurant in Havre de Grace. There will be a social hour with a cash bar at 5 p.m. followed by a buffet dinner at 6 p.m. and the business meeting at 7 p.m. A door prize drawing will follow the meeting.

Seating for the dinner will be limited and tickets will be available on a first-come, first-served basis starting February 15. Menu information and the ticket price will be available at that time. The deadline to purchase tickets will be March 8. It's not necessary to buy a ticket to attend only the business meeting.

During the business meeting four members will be elected to the Board of Directors. The term of office is two years. Every Credit Union member is entitled to one vote for each position, regardless of the number of shares he or she owns. Voting by proxy is not permitted.

The President of the Board of Directors will appoint a nominating committee at least 30 days before the annual meeting. The committee will nominate at least one member for each position available. Members at least 18 years of age and in good standing with the Credit Union may be nominated. Nominations must be submitted to the committee in writing and must be received at the Credit Union no later than January 31. Nominations will also be accepted from the floor during the annual meeting. Members who are nominated must agree to have their name placed in nomination and to serve if elected.

Members who are eligible to vote but are unable to attend the annual meeting may request an absentee ballot. Requests for an absentee ballot must be made in writing and received by the Credit Union no later than January 31. A printed ballot will be mailed to all members who are eligible to vote and have submitted a written request for an absentee ballot only if sufficient nominations are made by the nominating committee to provide more than one nominee for any position to be filled. Absentee ballots must be received by the tellers of the election no later than midnight March 9.



MARK YOUR CALENDAR:
Credit Union Closed
Monday, January 16 —
Martin Luther King, Jr. Day
Monday, February 20 —
Presidents Day



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