



215 PACA STREET
CUMBERLAND, MD 21502

WINTER 2012

PHONE 301 722-5522
FAX 301 722-3168

Congratulations !

Thank you for another fantastic year!

2011 was another great year for Potomac Federal Credit Union and we have you to thank for that. We showed you our appreciation by giving our members great giveaways as well as having special events throughout the year. Recently we held our BIG Giveaway. Congrats to Clem Armstrong, Paul Rice, Valerie Kasecamp, Janis Taylor, Robert Marion, Allen Snurr, Earle Leister, Mary Hartman, Ray Shroyer, G Bruce Alt and Wesley Haines. Our kids were BIG winners this year as well, enjoy your prizes Tyler O'Baker and Chelsea Robinette.

***Protect your identity!
Don't fall victim to internet
scams...***

Phishing is when someone asks you for personal information over the internet or phone. Never give out your personal information to anyone you have not contacted yourself. If in doubt call the Credit Union yourself and always review your statements to be sure it is accurate.



MOST COMMON INTERNET PASSWORDS:

1. 123456
2. 12345
3. 123456789
4. PASSWORD
5. ILOVEYOU

BE CREATIVE FOR YOUR OWN PROTECTION. USE UPPER, LOWER CASE LETTERS, NUMBERS AND SYMBOLS.





Board of Directors News

HOLIDAY SCHEDULE

The office will be closed:

**MARTIN LUTHER KING JR'S
BIRTHDAY**

JANUARY 16th

PRESIDENTS DAY

FEBRUARY 20th

If you or someone you know would like to run for the Board of Directors please contact Michael Wright at the Credit Union no later than February 25, 2012. Three officers are up for re-election this year:

Russell Livengood, Jim Kasecamp and Butch Armentrout.

The election will be held March 16, 2012 at the annual meeting.

Spend too much this past December?

Annual Meeting

This year's annual meeting will be held **Friday**, March 16, 2011 at the

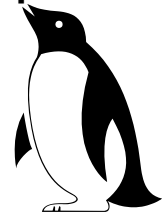
Ali Ghan Shrine Club
Social hour 5:30
Dinner 6:30

Tickets will be available at the Credit Union February 1, 2011

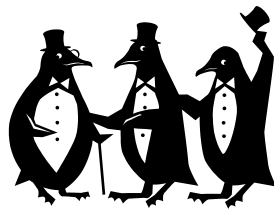
Slide down to the credit union to save big on your pledge share loan. Why pay more when you can borrow against your own money?

1.75% APR

Pledge Share Loan Special



*some restrictions apply



Thank you to all the Credit Union employees that gave their time at the Country Club Mall, to wrap gifts this past Holiday Season. Your generosity is greatly appreciated.

Board of Directors

Harvey May, President/Chairman
Charles "Chuck" Koelker, VP
Jody Oliver, Secretary
James Kasecamp, Treasurer
Diana Miller, Director
Butch Armentrout, Director
Russell Livengood, Director
James Stafford, Director
Howard Brode, Director

