Dear Titan FCU Members,

Titan FCU has recently converted to a community charter making membership at Titan FCU now open to anyone who lives, works, worships, or attends school in Centre or Clinton Counties.

The decision to convert to a community charter came after a great deal of research and planning by Management and the Board of Directors. Titan FCU has always had dedicated and loyal members, most of whom joined the Credit Union through Cerro Metals which has since closed. Although the Credit Union has remained financially strong, we have had difficulties in obtaining new members since the Cerro closure which has led us to look at expanding our member base. Opening up our membership to Centre and Clinton Counties, will allow the Credit Union to continue offering the great rates, products and services for years to come. The membership change will also allow the credit union to offer new products and service, while helping our membership achieve their financial goals. In no way will this change effect any of our existing members, it will simply make credit union membership eligible to more people in the counties we serve. As always, we thank you for your membership.

Sincerely,

Josh Vlajic, Manager and
Titan FCU Board of Directors

EMV (CHIP CARDS) COMING SOON:

During the first quarter of 2016 Titan FCU will begin re-issuing EMV (chip cards) as your regular card expires. Chip Cards have a built in chip that makes transactions more secure, therefore many institutions and retailers are making the change. The cards will be much like your current card, however they will be used a little differently for in store purchases. If the retailer you are making a purchase at accepts chip cards, you will asked to insert the card into the payment machine, instead of swiping it. If the retailer hasn’t switch over to EMV, you will just swipe it as always. Most large retailers have already made the switch to accepting Chip Cards and their payment terminal will guide you through the process. If you have any questions while making the purchase you can always ask the store employee to walk you through the process.

Titan FCU Financials:

Assets 45,374,576
Shares 40,381,645
Loans 15,188,460
Members 3,055

Holiday Closings:

Friday, January 1 – New Year’s Day
Monday, January 18 – Martin Luther King Jr. Day
Monday, February 15 – Presidents’ Day
### SHARE AND LOAN RATES

<table>
<thead>
<tr>
<th>Type</th>
<th>Regular Shares</th>
<th>Christmas Shares</th>
<th>IRA Shares</th>
<th>Share Secured</th>
<th>Unsecured</th>
<th>VISA Credit Cards</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0.50%</td>
<td>0.50%</td>
<td>0.75%</td>
<td>60 mos. 3.0% APR*</td>
<td>60 mos. 7.0% APR*</td>
<td>9.9% APR* - Purchases 10.9% APR* – Cash Adv.</td>
</tr>
</tbody>
</table>

Contact the Credit Union for **Home Equity and Auto Rates**

(\(\text{APY} = \text{Annual Percentage Yield; } *\text{APR} = \text{Annual Percentage Rate. The above rates are accurate at the time of printing. Please contact the credit union for current rate information and any additional terms and conditions.}\))

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### TITAN FCU HELPS THE PSU TEAMSTERS WITH HOLIDAY FOOD DRIVE

Recently, the PSU Teamsters Local 8 collected and purchased 2,434 lbs. of food for those in need this Holiday Season. Titan FCU was happy to help with a $500 donation that went to purchase food. The Teamsters Food Drive has become a great event that helps families in need during the Holiday season. Titan FCU has had a great long standing relationship with the PSU Teamsters Local 8 and we were honored to help!

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### Disclosures Regarding Electronic “Wholesale Credit” Transactions Subject To Uniform Commercial Code Article 4A

Provisional Payment: Credit given by us to you with respect to an ACH credit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive such final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with such entry, and the party making payment to you via such entry (i.e. the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

### Notice of Receipt of Entry: Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, we are not required to give next day notice to you of receipt of an ACH item and we will not do so. However, we will continue to notify you of the receipt of payments in the periodic statements we provide to you.

Choice of Law: We may accept on your behalf payments to your account which have been transmitted through one or more Automated Clearing Houses (ACH) and which are not subject to the Electronic Fund Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the State of New York as provided by the operating rules of the NACHA, which are applicable to ACH transactions involving your account.

### Share Insurance Coverage

Your savings are federally insured to at least $250,000 by the National Credit Union Administration and backed by the full faith and credit of the United States Government.

### Notice Regarding Non-VISA Pinless Debit Transactions

You may use your VISA Debit Card to initiate both VISA debit transactions and non-VISA debit transactions without using a personal identification number (PIN) to authenticate the transactions. To initiate a VISA debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a VISA network. To initiate a non-VISA debit transaction, you may enter a PIN at a POS terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-VISA transaction. We have enabled non-VISA debit transaction processing on the STAR and ALLPOINT networks. The rights and protections applicable to only VISA debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Funds Transfer Agreement and Disclosure will not apply to transactions processed through non-VISA networks.

### FACTA Disclosure Notice

Under the Fair and Accurate Credit Transaction Act (FACTA) we are required to provide you with the following notice in relation to your loan account(s) with the Credit Union. “We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.”