2012 continues to be a very significant year for PPL Gold Credit Union, as we wrap up our celebration observing our 75th anniversary. The year was filled with exciting promotions, contests and the introduction of several new products and services specifically designed for you, our valued members.

Our guide for the year was GOLD Rush Guy, who kept everyone up-to-date on all the latest news and events, including several great loan promotions, as well as a new and improved Internet Banking site and the addition of PaperLess GOLD eStatements.

We introduced Mobile Banking, providing members access to their accounts from virtually anywhere. Now, members can attend to all of their banking needs at their convenience.

In addition, on July 14th we held our first Shred Day. Members were invited to bring all their shredding to the Lehigh Division where Cintas destroyed everything right on site. We hope to do this again in 2013. As part of our continuing green initiatives, we added Planet Green. This program provides members with a place to dispose of small electronics, such as old cell phones and inkjet cartridges while earning money for a local charity.

During the Olympics we encouraged our members to Go For The GOLD with a contest to determine how many medals the United States would win. Three winners won an official 2012 London Summer Olympic gift and a cash prize. We also awarded members for counting the hidden Golden Nuggets in our Summer Newsletter.

We couldn’t have reached this milestone without one important ingredient, you. Thank you for your support and loyalty. Our mission statement clearly says it all:

PPL GOLD Credit Union’s mission is to provide our members with a solid fiscal advantage through offering competitive loans and deposit products and convenient services. We recognize the individuality of each member. We want to bring convenience to our members’ lives because we want them to find interacting with their credit union a positive experience that exceeds their expectations. We will accord members the respect, service and courtesy they deserve, for they are the true owners of our Credit Union.
Keeping Your Best Interest at Heart is not just a marketing message - we try to honor this statement with every member interaction.

A MESSAGE FROM THE PRESIDENT

Dear Members,

Throughout this newsletter, we talk about the new products and services we introduced to bring convenience to your life. Our tagline, Keeping Your Best INTEREST at Heart is not just a marketing message – we try to honor this statement with every member interaction. In days of difficult economic times, the banking industry has become one of the “bad guys”; and there are some credit unions today that act and feel like one of those big banks. Banks value the bottom line – PPL GOLD values YOU. Banks are about profit and that profit comes from you, the consumer. PPL GOLD believes in principle over profit. We charge an average of 1% less on loans than other credit unions, saving our members over $750,000 last year alone. I will admit, in today’s environment, the dividend rate is lower than it has ever been in our history. However, our cost of funds is higher than other credit unions, which means compared to other credit unions; you earn more on your share deposits at PPL GOLD. In the past, financial institutions made income from the difference between what they earned on loans and what they paid on shares or what is called the net interest margin. At most credit unions and banks today, that difference no longer even pays the daily operating expenses. So how can they still remain profitable? By charging you fees! PPL GOLD members paid $1,400,000 LESS in fees than other credit unions. Even the bank examiners are shocked with how low our loan rates and fees are compared to other credit unions and banks. The comparisons provided are all to credit unions; imagine what they would be for a bank! So I ask you, if you don’t have your share draft checking account, your direct deposit, your mortgage or your car loan with PPL GOLD, why not?

The financial services industry does a great job of selling you on service. All the marketing messages are typically: we have great service or #1 in service. If everyone is #1 and so great at service, why do we always feel like we are constantly getting the run around? Marketing messages have become a gimmick; a sales tactic with no real belief behind them. At PPL GOLD, you always get a live person when you call, not an automated system. If you need assistance, managers are always willing to talk with you. It’s not difficult to get to us. We listen to you and do what we can to accommodate your needs.

So please, share this message with your family, your children and their children. PPL GOLD is a family affair. We want to be there for future generations and we need you to tell your generations about the value of PPL GOLD membership!

We will always Keep Your Best INTEREST at Heart and once again, thank you for your loyalty to PPL GOLD.

Have a wonderful holiday season!

Sincerely,

Cheryl Bartholomew
President & CEO

Cheryl Bartholomew, President & CEO, presents a $1000 check to one of the 2012 Scholarship for Higher Education winners, Tyler Delong.

WEB CORNER

PPL GOLD Credit Union introduces PaPerLess GOLD eStatements…

- No more paper cluttering up your space
- Receive your statements electronically
- View up to 12 months of statement history
- View your Share Draft images

Sign up for it today through our Internet Banking website at WWW.PPLGOLD.ORG.

Complete your Internet Banking experience by signing up for Bill Pay. No checks to write, no envelopes to lick, no stamps to stick... just a click! The best part is that it’s free as long as you make one payment per month. Sign up today and make your banking experience as easy as one click!
On Thursday, October 25th, PPL GOLD Credit Union celebrated 75 years of service to members at both the General Office and Lehigh Division.

Members joined us as we enjoyed great food, games, drawings and fun for all. We held our first bakeoff at LD and crowned our first Sweet Chefs, Amanda Frantz and Kathie Boyle (it was a tie).

We hope you enjoyed our wonderful celebration. As we end the year, watch for the awarding of our Grand Prizes: $250, $150, and $50 VISA® gift cards. Each member will be entered to win; however, you can improve your chances with an additional entry by signing up for PaPerLess GOLD eStatements.*

The Credit Union looks forward to many years of service to you, our loyal members. We know in the years ahead our Credit Union will continually strive to improve your banking experience; constantly looking for more ways to make banking more convenient and time saving. We will always Keep Your Best INTEREST at Heart. Thanks to all for making this a year to remember!

*No purchase necessary. Void where prohibited. Must be 18 years or older. Grand Prize drawing will take place week of 12/7/12. Contact PPL GOLD Credit Union for more details.

Do you have a fond memory of our Credit Union or did one of our employees make a difference in your life? If the answer is yes, we want to know about it. Submit your story or photo in our Golden Moments contest* and you could win a $25 gift certificate and receive an entry to win an iPad®.

*No purchase necessary. Void where prohibited. Employees, Board of Directors, Supervisory Committee and members of household of any of the above are not eligible to win. iPad® winner will be selected the week of January 7, 2013. Winners of our Golden Moments contest will be chosen at the end of each month. Odds of winning depend on the number of Golden Moments submitted each month. Contact PPL GOLD Credit Union for more details.

IN MEMORY OF LINDA L. MILLER

We regret to inform you the Credit Union has lost one of its family members. Sadly, Linda L. Miller, a longtime PPL GOLD Credit Union employee, passed away on Thursday, August 16th. Linda worked for the Credit Union in various capacities for 48 years, beginning as a part time employee and eventually transitioning into a full-time position; most recently in the Risk and Compliance Department, as an Internal Auditor. Linda was 70 years old and would have celebrated her 50th wedding anniversary with her husband, Joe, at the end of September.

Linda enjoyed spending time with her co-workers and loved to reminisce about the “good ole days” when the Credit Union was located on the mezzanine of the PPL Tower building in downtown Allentown.

Linda was very proud to serve the membership and she was always “Keeping Your Best INTEREST at Heart.” She served many generations of Credit Union members and watched your families grow. Linda was loved by all and will be deeply missed by both her co-workers and the members who she assisted over her many years of service.

On Thursday, October 25th, during our 75th Anniversary Member Appreciation Day, a memorial was held in Linda’s honor with a plaque placed on the bench outside the main entrance of the Lehigh Division branch.
CONGRATULATIONS TO THE 2012 HIGHER EDUCATION SCHOLARSHIP WINNERS!

MEMBERS STRIKE GOLD!
CONGRATULATIONS TO OUR CONTEST WINNERS...

We held several contests throughout the year, celebrating our 75th golden diamond jubilee. Here are the winners:

**“GO FOR THE GOLD”**

- Congratulations to **Andrew Goliash** for winning First Prize in our “Go for the GOLD” contest. Andrew won $75 and a USA baseball cap from the 2012 Summer Olympics.
- Congratulations to our other “Go for the GOLD” winners, **Denise Greene** and **Frank Yost**.

**“GOLDEN NUGGETS”**

- Congratulations to **Donald Frederick** and **Patty Mikus** for winning our “Golden Nuggets” contest. Donald and Patty won a $25 gift card of their choice.
- Congratulations to **Abby Warner** for winning our “Golden Nuggets” contest. Abby won a $25 gift card of her choice.

**“QUARTERLY iPad® CONTESTS”**

- Kathy Miller, PPL GOLD employee, presents iPad® to **Mark Prout**.

**BULLETIN BOARD**

**HOLIDAY CLOSINGS**

- **Thanksgiving**
  Thursday, November 22, 2012
  Friday, November 23, 2012

- **Christmas**
  Monday, December 24, 2012
  Tuesday, December 25, 2012

- **New Years Day**
  Tuesday, January 1, 2013
  We will be open on Monday, December 31.

Happy New Year!
Annual Meeting Notice

Any member who is interested in running for a Board or Committee position should contact Dan Moffitt at 610-774-7117. He will provide you with information and requirements necessary to submit a nomination petition. Completed petitions must be submitted by noon on January 2, 2013. There are no nominations from the floor during the annual meeting.

An election will be held if there are more than 2 Board candidates and 2 Committee candidates as of January 2, 2013. Nominations by petition will be posted in each branch lobby including information on each candidate. If there are sufficient nominations to provide more than one nominee for any position, there will be a vote conducted at the annual meeting. Every PPL GOLD Credit Union member who is 18 or older is entitled to vote, should an election be held.

Board Candidates

Linda F. McDonald
Linda McDonald is a Director on the Board of Directors and serves as the Chair of the IT Committee. She has been on the Board since 2006. Linda has been a PPL employee for over 30 years and has managed various groups in the Treasury department and worked on numerous Treasury, Financial and Supply Chain systems in the role of system analyst and project manager.

Linda is currently the Manager of Financial Settlements and Controls in Treasury for PPL. Linda has a Bachelor of Science degree in Accounting and an MBA in Finance. She is a Certified Treasury Professional (CTP) and a member of the United Way of Lehigh Valley Finance Committee.

Dan Moffitt
Dan is Secretary of the Board of Directors and serves on the ALCO Committee. He has been the Secretary of the Board since 2001 and has been a Director of the Board since 1990. Previously he had served on the Lehigh Credit Union Board, before it merged with PPL GOLD Credit Union, from 1987 to 1989. He is currently a Supervisor in Logistics at PPL.

Committee Candidates

Barrie Forbes
Barrie Forbes is a member of the Supervisory Committee. She is a Senior Audit Consultant at PPL and is a Certified Information Systems Auditor. Her previous work experience with PPL includes Application Development in IT as an employee and as a contractor. She also has fourteen years with Meritor Savings Bank (formerly PSFS) in branch banking and HR. Barrie received her Bachelor’s degree from Denison University and her MBA from Widener University.

Michael Mormak
Mike serves on the Supervisory Committee. He has been on the committee since 2003 and retired from PPL the same year. Mike is a graduate of Kings College in Wilkes-Barre, PA with a B.S. in Accounting. He has been a Certified Fraud Examiner since 1983 and a member of the Institute of Internal Auditors since 1988.

Interested in running?
Contact Dan Moffitt at 610-774-7117 for more information.
DAM AGE FROM HURRICANE SANDY?

OUR LOW RATES ON PERSONAL SIGNATURE LOANS CAN HELP!

If you have damage caused by Hurricane Sandy not fully covered by your insurance, we have lowered our personal loan rates to help. Even if you weren’t affected by the hurricane, you can still take advantage of these rates!

NEED MORE TIME?

We've got more options including our Home Equity Loan or Home Equity Line of Credit.

Apply online at WWW.PPLGOLD.ORG or call one of our Loan Specialists today at 484-223-4216.

*APR = Annual Percentage Rate. 3.75% APR for 24 months. New money only. Other rates/ terms available. Rates subject to change. Rates are based upon evaluation of applicant credit. Contact PPL GOLD Credit Union for details.