
Dollars And \$ense

Polk County Schools Employees Credit Union 276-6083

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FOURTH QUARTER 2003

Why Waste Your Hard-Earned Money?

A Checking Account at the credit union offers just as much convenience, if not more, as the checking account you have at a bank. However, when you have a credit union Checking Account, you will save money – a lot of it. It's just that simple! We know it seems like it would be a hassle to change checking accounts. But in reality, it's a very easy thing to do. And you could save literally hundreds of dollars each year by having your family's primary checking account with us, why not make the switch today? We offer free checking with no minimum balance.

For additional details on how the credit union can provide you with convenience and savings, call or visit our office.



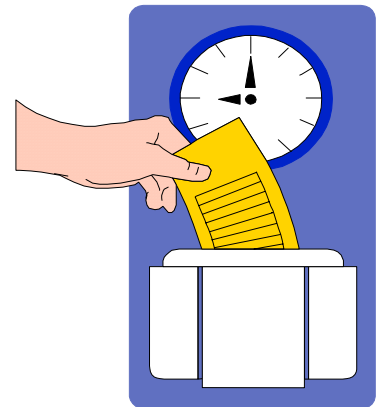
Spread The Word

All the benefits you enjoy as a member are also available to your family members, since they too are eligible for credit union membership. Encourage them to call or stop by our office and join today. Once they're members, they'll be able to take advantage of our low-interest loans, our high-yield deposit accounts, and all the products and services we offer which make handling your financial affairs convenient. Share the benefits of credit union membership with your family today!

Home Loan Partnership

The credit union has formed a partnership with Cuna Mutual Home Mortgage Group to offer a first mortgage loan program to our members. If you are in the market for a home mortgage, we can help you. The credit union handles the pre-qualification tasks and gathers the documents that are required. Then Cuna Mutual takes over from there. This gives our members a convenient access to

home ownership solutions from a trusted financial institution. The next time you are in the market for a new or different house give us a call or stop by the office.

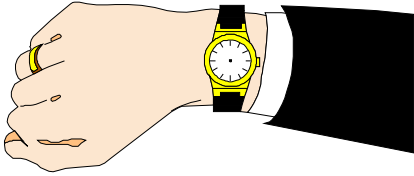


Save For Your Future

Individual Retirement Accounts offer investors lots of benefits, including significant tax advantages. These benefits, combined with our competitive dividend rates, make a credit union IRA a great way to save for retirement. IRA's can also be used to save for the purchase of a first home. We offer Traditional and Roth Ira's. For more information, or to invest in an IRA, call or visit the credit union.

Don't Wait Until It's Too Late!

If you recently financed your vehicle elsewhere, you can refinance your car loan with the credit union while rates are still low. Currently our car loan special rate is 4.99% for all makes of cars. The term of the loan will vary depending on the year of the car. We can lower your monthly payment and shorten the term of your current loan with another financial institution. Call us for more details while this special rate is in effect.



Home Equity Loans

Start making your plans. With a credit union Home Equity Loan, you can use the money you borrow for any worthwhile purpose. Home improvements, debt consolidation, college education – it's all possible. No matter what you use the money for, you will enjoy lots of great benefits.

- Great rates
- Easy terms
- Many uses
- Great tax advantages

Our Home Equity Line-of-Credit Loan offers **NO CLOSING COSTS**. This is a flexible loan option for homeowners. Call or stop by the office for more details.

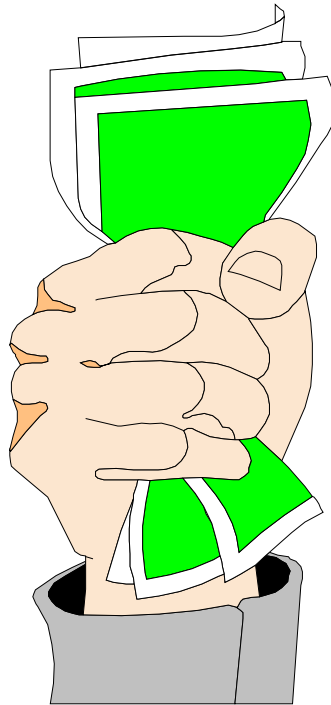
FYI

Join our Christmas Club now and have ready cash for Christmas shopping this year. It is easy and convenient.

Our P.O. Box mailing address zip code is now 50323.

Effective February 15th:

- Overdraft fee for check /ACH/ ATM is \$20.
- Non-Sufficient Funds fee is \$20.
- ACH Return Item fee is \$20.
- Account Reconciliation/ Research fee is \$20 hour.
- Interim Statement copy fee is \$2.00.



LOAN SPECIALS

Car Loans 4.99% *APR*

Boats, Motorcycles, ATVs
4.99% *APR*

Winter Signature Loan
8.00% *APR*

Home Equity Line of Credit
5.00% *APR* NO CLOSING COSTS

Home Equity Closed End
6.25% *APR*

Don't wait to get your loan, now is the time while the rates are low.

First Quarter 2004 Calendar

Monday, January 19	Closed for Martin Luther King, Jr. Birthday
Friday, January 30	Close at noon for end of month processing
Monday, February 16	Closed for Presidents' Day
Friday, February 27	Close at noon for end of month processing
Wednesday, March 31	Close at noon for end of month and quarter processing