
Dollars And \$ense

Polk County Schools Employees Credit Union 276-6083

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FIRST QUARTER 2005

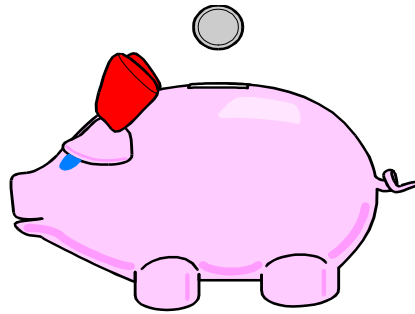
YOUTH WEEK – APRIL 17-23

“Want it ...Save it...Get it!” National Credit Union Youth Week is April 17-23. Young members have money and the desire to “get it now” can overpower the dedication to saving their money for the items they really want. Youth week is our opportunity to introduce young members to the benefits of credit union membership.

During National Credit Union Youth Week, we would like to invite members to visit the credit union that week and help us shine the spotlight on youth during National Credit Union Youth Week. We are committed to helping young people build a strong foundation for making financial decisions.

For those youth members that make a deposit that week and for all new youth members that join the credit union that week their name will go into the drawings for gift certificates to Chuckie Cheese, Family Video, Best Buy, movie passes and more. What a great time to

talk to your family about spending and saving, whether for a new bike or college. Join us this year as we celebrate National Credit Union Week from April 17-23.



BUDGET RENT A CAR SALE CREDIT UNION SPRING CAR SALE

The semi-annual Budget Rent a Car Sale will be Friday, April 15 and Saturday, April 16. Get a pre-approved loan and receive an additional \$100 discount off your purchase. New car rates apply to these

loans. See the enclosed brochure.

IOWANS ELIGIBLE FOR FREE ANNUAL CREDIT REPORTS

All Iowans are entitled to one free personal credit report per year from each of the three nationwide consumer reporting agencies. Pursuant to the Fair and Accurate Credit Transactions Act of 2003 (FACT Act), Iowans became eligible to receive their free reports on March 1, 2005.

To obtain your free reports visit

www.annualcreditreport.com.

The website walks visitors through the process to obtain the free reports. A consumer can choose to obtain all three free reports at once, or he or she may choose to stagger the reports from each agency so that they are received throughout the year. The three nationwide consumer reporting agencies are Experian, Equifax and Transunion. When you first go to the website it will try to sell you your beacon score

or credit counseling, just keep going down to the button that says free report and click on it. Remember your score may vary from one company to another.

JOIN US FOR OUR 45TH ANNUAL MEETING

This year we will be celebrating our 45th year of serving the members of our credit union. Please note that our meeting this year will be at the Urbandale Library at 3520 86th St. in Urbandale on Tuesday evening, April 19th at 7 p.m. Join us for a brief meeting, door prizes, cake and beverages. If you plan to attend, please give us a call at 276-6083. Door prizes start at \$50. See the enclosed brochure.



SPRING CLEANING

The office staff and their spouses have been spring-cleaning the office. Windows were washed and cleaned and new shades were hung up. Repairs were made to the walls and ceilings to prepare for new paint. The manager's and loan officer's

offices will be getting new carpet. The entire office will be getting new office furniture. The staff and their spouses have been working very hard to clean and spruce up the office for everyone to enjoy. **A BIG THANK YOU** goes out to the staff and their spouses.



WHY SHOULD YOU USE DIRECT DEPOSIT?

1. Direct deposit is safe and confidential. Payments made by direct deposit have never been lost. A check passes through many more hands than an electronic transfer. Problems with direct deposit are rare and are quickly resolved. Problems with checks sometimes take as long as three weeks to correct.
2. Direct deposit is convenient and saves you time. You don't have to be in town for your money to be securely deposited into your account.

3. Direct deposit is fast. Direct deposit gives many people access to their money one to four days earlier than a check.
4. Direct deposit is the safest and fastest way to receive your 2004 income tax refund.



SECOND QUARTER 2005 CALENDAR

Friday, April 29	Close at noon for end of month processing
Saturday, May 28 & Monday, May 30	Closed for Memorial Day
Tuesday, May 31	Close at noon for end of month processing
Thursday, June 30	Close at noon for end of month/ end of quarter processing
Monday, July 4	Closed for Independence Day