
Dollars And \$ense

Polk County Schools Employees Credit Union 276-6083

www.polkcountyschoolscu.com

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SECOND QUARTER 2005

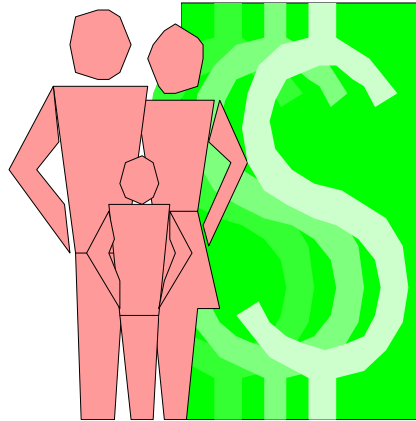
REFINANCE AND SAVE ON YOUR AUTO LOAN

Are you aware that Polk County Schools Employees Credit Union can refinance an auto loan that you have with another lender with absolutely no cost to you? That's right, it won't cost you anything to refinance your auto loan with us. We don't charge any fees or closing costs on auto loans. With our low rates now is a great time to refinance. We can take loan applications over the phone, in person, by mail or you can also get a loan application through our website at www.polkcountyschoolscu.com and click on loan app. For more details contact the office at 276-6083.

AS LOW AS 4.99% APR on
NEW cars up to 60 months!

AS LOW AS 5.99% APR on
USED cars up to 48 months!

Don't miss out – these low
rates can't last forever.



CREDIT UNION FAMILY QUARTER

Are you aware that your family members are eligible for membership in our credit union? All of them can take advantage of our special savings programs, our low loan rates, our MasterCard program and our checking accounts.

July, August and September have been designated as the "Family Quarter". Tell a family member to sign up for membership and we will deposit \$10 in YOUR account and \$5 in the NEW family member's account. Hurry! This offer ends September 30, 2005.

WHAT ARE YOU GOING TO DO WITH THE EQUITY IN YOUR HOME THIS SUMMER?

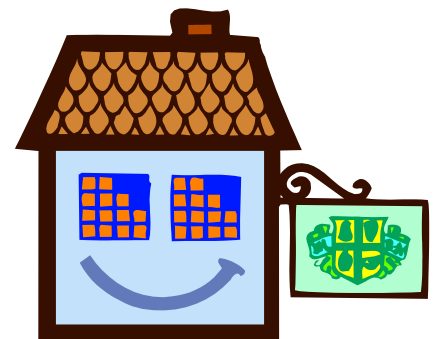
Make your home go to work for you this summer and benefit from the equity you have built up in your home. You can do just about anything you like with a home equity loan, including buying a car, remodeling your house, taking a vacation, paying for tuition, or consolidating your bills. Also, the interest on your home equity loan may be tax deductible.

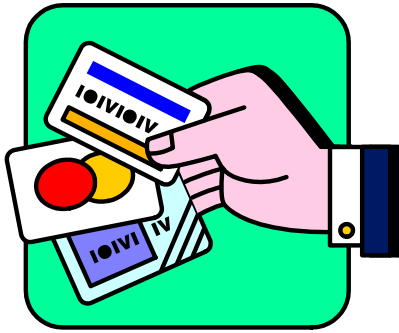
Closed-end fixed rate:

7.00% APR

Line-of-Credit rate:

5.75% APR





ACCOUNT DATA COMPROMISE

It has been communicated by MasterCard, Visa and the news media, a security breach occurred at the processor CardSystems Solutions, Inc., potentially compromising cards used in transactions at merchants that processed through CardSystems between August 1, 2004 and May 27, 2005. More than 40 million cards of all brands were exposed as part of this breach. The breach was discovered in May and the processor has been working with authorities to take immediate action.

So far there have been 20 credit card and 20 debit card members at the credit union that may have been affected. If your card was involved, look at the transactions made on your card since your last statement and tell us whether or not you are concerned about any of these transactions or if anything looks unusual. If you find something, let us know immediately. What's important to remember is that MasterCard protects you

against unauthorized charges on your account with its zero liability policy, so you are not liable for any charges on your account that you did not authorize. If you do not find any unauthorized transactions, then we suggest that you keep your current account. MasterCard is monitoring all accounts that may have been put at risk and will let us know if they think that your card should be canceled and re-issued with a new number. The information at risk includes basic account information. There were no addresses or Social Security numbers in the CardSystems Solutions database. If at anytime you prefer to cancel your card, we would be glad to do so and order you a new card. If you have any questions, please give us a call at 276-6083.

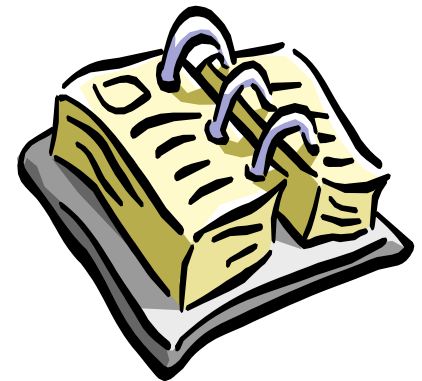


Have A Safe and Fun Summer!

Third Quarter

2005 Calendar

Friday, July 29	Close at noon for end of month processing
Wednesday, August 31	Close at noon for end of month processing
Saturday, September 3 Monday, September 5	Closed for Labor Day Holiday
Friday, September 30	Close at noon for end of month and quarter processing



CALENDARS

We have the 2005 –2006 school year pocket calendars available in the office. We also, have the 2005 – 2006 school year planners available. Stop by the office and pick one up.