
Dollars And \$ense

Polk County Schools Employees Credit Union 276-6083

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FOURTH QUARTER 2005

ONLINE BANKING IS HERE!!!!!!!!!!!!!!!!!!!!

PCSECU is pleased to be able to offer our members free Online Banking. This will provide our members with 24- hour on-line service for checking balances, transferring funds within your account (i.e. savings to checking), review transaction history, or sending us an email with your personal computer from the comfort of your home or office.

To get started with the Online Banking, please let us know that you would like to have your account set up for online access. It is a secured site, so you'll feel comfortable knowing that any business you conduct is safe and secure.

Once you are set up, you start Online Banking by going to our website at www.polkcountyschoolscu.com. You will click on the second tab on the left that says "Online Banking". To access the Online Banking process, you will use your savings account number as your username and the last four digits of your Social Security number as the password. This will bring up a screen to enable you to change your password to whatever you wish. PLEASE NOTE THAT THE NEW PASSWORD MUST CONTAIN AT LEAST ONE NUMBER AND BE AT LEAST 5 CHARACTERS LONG. Every 60 days you will be asked to select a new password. These same rules will apply each time you change your password.

When first accessing the online banking system, you will be asked to read and accept the displayed agreement before it allows you to continue.

If you attempt to access your account 4 times with no success (i.e. you have forgotten your password or your account number), the system will lock you out and you must contact the credit union.

Once you have logged into the system, you will see on the left side: Accounts, Account Transfers, Messaging, for if you wish to send the credit union a message and we will get back to you the same day, provided we received the message during regular business hours, Administration, which is for the staff only, and Log Off.

On each main screen, you will notice what appears to be a black box with a white "i" in it next to the screen title. This is the "help" icon. Simply click on the box to access this help feature. Anywhere, anytime online banking.

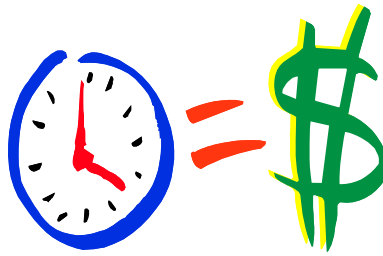
RESOLUTION TO SAVE

Follow these four tips to help increase your savings and relieve stress by increasing your financial security.

1. Create a ritual and know why you are saving. Every time you make money, save some.
2. Save your money in a safe place. Carry only what you need and deposit the rest into your savings account with PCSECU.
3. Choose what you will buy carefully. Comparison shop and buy quality items that will last.
4. Make your money work for you. Your money saved at PCSECU earns dividends for you. You can also get a certificate of deposit, retirement account, youth account, or a holiday club account right here at the PCSECU. Call us today to start your savings plan for the future.

HAPPY HOLIDAYS

In the spirit of the holiday season, we extend our most cordial Good Wishes to you and your family. Your patronage is appreciated and we pledge to do all we can to justify your continued confidence and loyalty.



TIME IS MONEY

A golden opportunity is ticking away. Make your IRA contribution before the income tax deadline. The 2005 federal income tax deadline is April 17, 2006. This age old advice is the key to assuring yourself a secure financial future. You have until the 2005 tax deadline to make your annual contribution to your Traditional or Roth IRA for 2005.

For the 2005 tax year, you may be eligible to contribute up to \$4500, depending on your age, to a Traditional IRA and deduct all or a portion of that amount on your 2005 tax return. Your contributions will earn tax-deferred interest, and your deduction may entitle you to a larger refund. Contributions to a Roth IRA are not tax deductible, but if you meet all the eligibility requirements, your distributions can be tax-free.

Don't procrastinate and wind up missing your opportunity to save for your secure retirement.

First Quarter 2006 Calendar

Monday, January 16	Closed for Martin Luther King, Jr. Birthday
Tuesday, January 31	Close at noon for end of month processing
Monday, February 20	Closed for Presidents' Day
Tuesday, February 28	Close at noon for end of month processing
Friday, March 31	Close at noon for end of month and quarter processing

Regular Shares, YES Shares, Second Shares

1.25% APR

1.256% APY

IRA & Roth IRA Shares

4.00% APR

4.06% APY

Share Certificates & IRA Share Certificates

- **6-months**
3.25 %APR 3.29% APY
- **12-months**
4.00 %APR 4.06% APY

NOTE: Rates are subject to change.