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# Dollars And \$ense

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Polk County Schools Employees Credit Union 276-6083

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## FIRST QUARTER 2006

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### **INSURANCE COVERAGE ON RETIREMENT ACCOUNTS HAS INCREASED FROM \$100,000 TO \$250,000**

Under the NCUA's new rules, effective April 1, 2006, NCUA has increased share insurance limits to \$250,000 for retirement accounts such as Traditional and Roth IRA's. All other types of share accounts retain the \$100,000 insurance limit. This is a large step to protect member's accounts and a vital way to encourage retirement saving. NCUA and FDIC will jointly determine if an inflation-adjusted increase is

appropriate for insured accounts beginning in 2010 and every five years thereafter. Thus, ensuring deposited funds remain fully protected now and in the future. Retirement accounts are insured separately from other accounts at the same financial institution.

### **ONLINE BANKING IS HERE AND READY**

Join the crowd....online banking is here and ready! We've been up and running since November and it's rapidly gaining in popularity. You can check balances, see if checks have cleared and check on deposits 24

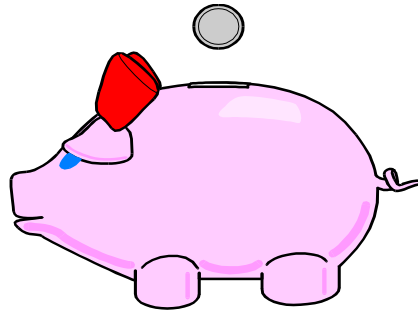
hours a day, 7 days a week. You can also transfer funds and make loan payments in your own account, or to other accounts on which you are a joint owner. All this in the comfort of your own home, doing business on YOUR schedule. So check out our newest member benefit **ONLINE BANKING**.

Online banking is a secured site, so you'll feel comfortable knowing that any business you conduct is safe and secure. It's one of the safest ways to conduct routine transactions. To get started, or if you have any questions call us at 276-6083.

**YOUTH WEEK –  
APRIL 23-29**

“Want it ... Save it... Get it!” National Credit Union Youth Week is April 23-29. 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 23-29.



**BUDGET RENT A CAR SALE  
CREDIT UNION  
SPRING CAR SALE**

The semi-annual Budget Rent a Car Sale will be Friday, April 14 and Saturday, April 15. 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.

**JOIN US FOR OUR  
46<sup>TH</sup> ANNUAL  
MEETING**

This year we will be celebrating our 46<sup>th</sup> year of serving the members of our credit union. Our meeting this year will be at the Urbandale Library at 3520 86<sup>th</sup> St. in Urbandale on Tuesday evening, April 25<sup>th</sup> at 7 p.m. Join us for a brief meeting, door prizes, dessert and beverages. If you plan to attend, please give us a call at 276-6083. There will be lots of cash prizes.

**Second Quarter  
2006 Calendar**

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| <b>Tuesday, April 25</b>                     | 7:00 PM Annual Meeting                                    |
| <b>Friday, April 28</b>                      | Close at noon for end of month processing                 |
| <b>Saturday, May 27 &amp; Monday, May 29</b> | Closed for Memorial Day                                   |
| <b>Wednesday, May 31</b>                     | Close at noon for end of month processing                 |
| <b>Friday, June 30</b>                       | Close at noon for end of month/ end of quarter processing |
| <b>Tuesday, July 4</b>                       | Closed for Independence Day                               |