
Dollars And \$ense

Polk County Schools Employees Credit Union 276-6083

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SECOND QUARTER 2006

SAVE 1 PERCENT ON AN AUTO LOAN

Are you aware that you can refinance your current auto loan that you have with another financial institution with the credit union for 1% APR less than what you are paying now? There is absolutely no cost to you. It won't cost you anything and your new loan with us will be 1% APR less than what you are currently paying. We don't charge any fees or closing costs on auto loans. We can take loan applications over the phone, in person, by mail or you can also get a loan application through our website.

MOTORCYCLES, BOATS, AND RV'S SPECIAL

New

6.50% APR 60 months

Used

7.50% APR 48 months

ARE YOU READY FOR REMODELING SEASON?

Summer is here and it's time to start those projects that you planned out all winter. Whether it's remodeling a basement, painting the house, adding a garage, landscaping, or just fixing up a few things here and there. We have got you covered. We have two different programs for you to choose from, depending on your remodeling needs. We can help you decide what financing options, rates, and terms work best for you. We believe the tough part should be the remodeling, not the financing. So stop in or give us a call, because there is no job too big or too small that we can't handle.

Home Equity Fixed Rate:

- 9% APR
- 10 years

Home Equity Line of Credit Rate:

- 7.50% APR
- 10 years

SUMMER SIGNATURE LOAN SPECIAL

- Maximum: \$2000
- Term: 12 Months
- Rate: 9% APR with automatic payments
- Rate: 10% APR no automatic payments

INTERNET BANKING BENEFITS

- Provides 24/7 access to your account
- Easy and convenient to use
- Saves time- faster than writing checks
- Saves money in postage
- FREE to our members

If you overlook online banking services, you're missing opportunities to make your life easier and safer. You can handle personal finances when you choose to and can do so with efficiency, privacy, and accuracy. Online banking offers many benefits to our members in a fast, simple, and safe manner. Take time to explore our website at www.polkcountyschoolscu.com

LIBERTY FRAUD EDUCATION

We have a new link on the homepage of our website – Liberty –Protect yourself from fraud. Liberty is the company that prints our member’s checks. This link is a fraud educational tool. When you click on that link it will take you to a screen where you can click on:

- Identity theft
- Check fraud
- Credit card fraud
- Consumer scams

Each one of these modules is an educational tool about each subject. Check it out and learn more about fraud and how it could happen to you.



ADVENTURELAND TICKETS ARE HERE

Save on your purchase of an Adventure Land ticket at our office. The tickets cost \$20 each which covers an adult or child ticket. Regular price tickets at the gate are \$29 for ages 10 years and older and \$25 for ages 4-9 years old and 65 years and older.

E-MAIL FRAUD: DON'T GET HOOKED

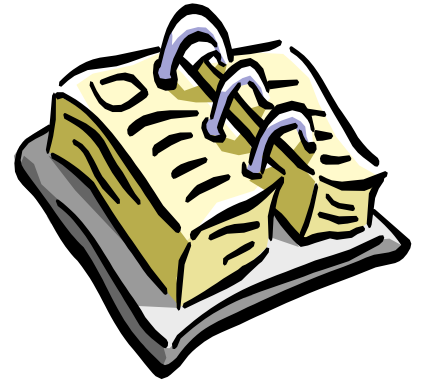
Recently there have been multiple e-mail attempts, known as “Phishing”. Criminals work hard to come up with new schemes to steal your money. Now they are posing as financials and targeting your e-mail. Be suspicious of urgent e-mails requesting personal information. Phishers typically include false statements in e-mails to try to get you to react immediately. They ask for usernames, passwords, credit card numbers, Social Security numbers, and other personal identifying information. This is a fraudulent attempt to obtain personal account data for an illegal purpose and you should not follow the instructions in the e-mail. If you responded to such an e-mail and provided any confidential account information, please notify the credit union immediately.

Have A Safe and Fun Summer!



THIRD QUARTER 2006 CALENDAR

July 31	end of month processing
Thursday, August 31	Close at noon for end of month processing
Saturday, September 2 Monday, September 4	Closed for Labor Day Holiday
Friday, September 29	Close at noon for end of month and quarter processing



CALENDARS

We have the 2006 –2007 school year pocket calendars available in the office. We also, have the 2006 – 2007 school year planners available. Stop by the office and pick one up.

Monday,	Close at noon for
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