
Dollars And \$ense

Polk County Schools Employees Credit Union 276-6083

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THIRD QUARTER 2006

BEWARE OF INTERNET AND E-MAIL SCAMS

While we've all come to appreciate the modern convenience of the Internet, there are financial dangers that come along with this wonderful technology. One of the most common is an online scam known as "Phishing." Illegal phishing messages e-mailed to credit union members are used to collect your personal financial data such as account usernames, passwords, social security numbers, and other sensitive information. This information can then be used to commit a variety of crimes...from draining your accounts to obtaining credit cards in your name.

If you receive any message that asks for any of your personal account information just delete it. One of the latest scams reported is if you have Medicare you might receive a call telling you that you have a refund that will be sent to you and then you are asked to provide your personal information. Hang up immediately this is definitely a scam.

CHRISTMAS CLUB TRANSFER

After paying the final dividends on the Christmas club accounts on October 31st, the balances will be transferred to your regular Share account. When you are ready to start your Holiday shopping, just give us a call and we will mail you a check or transfer the amount to your checking account. This is a savings account to help make December a little less stressful. Payroll deduction or automatic transfer is an excellent way to save. If you would like to open a Christmas Club account for 2007 contact our office at 276-6083.

BUDGET RENT A CAR SALE

The semi-annual Budget Rent a Car Sale will be Friday, October 20th and Saturday, October 21st. 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.



IS COLLEGE IN YOUR FUTURE?

This year, two Family Involvement Board scholarship programs are available through the Iowa Credit Union Foundation. A high school scholarship and a nontraditional scholarship are again offered this year. The high school scholarship competition will award a total of \$3750. The first place prize is \$1500, second place is \$1000, third place is \$750 and fourth place is \$500. The nontraditional scholarship category will award two \$1000 scholarships. A 500-word essay is required on the following topic: In a 2005 Gallup survey, credit unions were ranked higher than banks and thrifts in "customer satisfaction" for the 21st

consecutive year. In your opinion, how do credit unions need to improve to reach the younger market?

All entries must be submitted by February 9, 2007. Enter on line at:

www.iowacreditunions.com.

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 3.290% APY
- **12-months**
4.00 %APR 4.06% APY

NOTE: Rates are subject to change.

**INTERNATIONAL
CREDIT UNION
WEEK**

Each year it becomes more and more important to promote understanding and support the credit union difference.

International Credit Union Week is the week of October

16th. Credit unions the world over will be working to preserve the principles that make us unique. The Credit Union difference is something worth celebrating. Stop by the office that week and help us celebrate and to pick up your free gift.

**NOTARY
SERVICE**

Did you know that your credit union offers notary services during business hours at no charge? While other establishments charge for notary services, they are free at your credit union.

**NEW SHAZAM
DEBIT
MASTERCARD
DESIGN**

The next time your debit card is renewed it will have a new look. The Gray Marble design is being phased out and the new Sunrise design will replace the current design. When you receive your new debit card the only change will be the color and look of the card. Everything else is the same. It will still work the same as your old card.



**Fourth Quarter
2006 Calendar**

Monday, October 9	Closed for Columbus Day
Tuesday, October 31	Close at noon for end of month processing
Saturday, November 11	Closed for Veterans Day
Thursday, November 23 Friday, November 24 and Saturday, November 25	Closed for Thanksgiving Holiday
Thursday, November 30	Close at noon for end of month processing
Saturday, December 23 and Monday, December 25	Closed for Christmas Holiday
Friday, December 29, and Saturday, December 30	Closed at noon for end of month, end of quarter end of year processing.

**UPDATE YOUR
ACCOUNT
INFORMATION**

Updating your account information every 6 months is extremely important for many reasons. Not only does this help the credit union accurately provide service to the member, but it also helps the member insure that their statements and important notices arrive in a timely manner to your home

address. For something that only takes a couple of minutes, it can really benefit the member and the credit union when information needs to be distributed or updated.