
Dollars And \$ense

Polk County Schools Employees Credit Union 276-6083

www.polkcountyschoolscu.com

pcsecu@polkcountyschoolscu.com

FOURTH QUARTER 2006

ARE YOU AWARE?

“Aware” : Having knowledge of something from having observed it or been told about it. Are you aware? Are you aware of all the services your credit union has to offer it’s members? In addition to Loans, Shares (savings) and Share Draft (checking) accounts; we also offer Christmas Club, IRA, and Youth accounts, as well as, Certificates of Deposits all at competitive rates. Don’t forget about our MasterCard credit card with a low 10.9% APR and NO ANNUAL FEE. You can make savings deposits and loan payments easily with direct deposit or payroll deduction.

Never have cash on hand? Debit cards are available with a Share Draft account. Keep track of your transactions with our online banking. Remember, family members are also eligible for membership. As we start a New Year, we want you to invite your family members to join your financial institution where you, the member, have a voice. Now that you are AWARE, check us out. We want to be YOUR financial institution!

KNOW BEFORE YOU GO

Purchasing a vehicle can often be a stressful ordeal. However, your credit union is here to help. Before you go to make the deal on your next vehicle, know everything you can. Knowledge will not only make you an effective negotiator, but will also assure you that you get the best rate possible. As your credit union, we will start by getting you pre-approved, so that you know what you can afford. Then, when you make the deal, be sure to state that you are getting financing at your credit union, this way you’ll know you’re getting the best rate possible. Don’t get stuck in a high interest rate.

Remember to:

- Call or stop in to get pre-approved.
- Make the deal at the car lot and have them send the purchase agreement to PCSECU.
- Stop by PCSECU to pick up your check.
- Enjoy your new vehicle!

INSURANCE COVERAGE ON RETIREMENT ACCOUNTS IS INCREASED FROM \$100,000 TO \$250,000

Under the NCUA’s (National Credit Union Administration) new rules that were effective April 1, 2006, up to \$250,000 in deposit insurance will be provided for the money a member has in their Traditional and Roth IRA’s, at the credit union.

In addition, the IRA’s and other retirement accounts that will be protected under the new rules to \$250,000 are insured separately from other accounts at the credit union that will continue to be insured up to at least \$100,000. The new law also established a method by which the NCUA would consider an increase in the limits on all insured accounts in the future, but only every five years starting in 2011. Any such increase would be based, in part, on inflation.

ARE CHRISTMAS BILLS MORE THAN YOU EXPECTED?

If you are looking for a way to pay for holiday expenses, we can help you. We are offering a Winter Special loan until January 31st. It has a maximum loan of \$2000 with a 12 month term and a monthly payment of \$177.

If you have several bills that you would like to consolidate, we have two types of Home Equity loans. We have a fixed rate home equity loan or a variable rate line of credit loan. To make it even easier, we offer automatic payments that can be taken directly out of your check or transferred out of your account with the credit union. Be sure to check the interest rate that you are paying on your loans and see if we can lower your rate with a loan with us. Give us a call at 276-6083 to see if we can help you with your bills.

THERE'S NO WAY FASTER

Life moves fast. Online Banking helps you stay one step ahead. With convenient Online Banking from PCSECU, you can access your accounts any time, anywhere you've got an Internet connection. Just log on from the comfort of home, or power up your laptop if you're traveling for business or pleasure to view your accounts. Then check your balances and manage your money with a few clicks of your mouse.

Put today's technology on your side. Online Banking is easier, more powerful and more secure than ever before. In addition to helping you save time, Online Banking can actually lower your risk of identity theft by providing up-to-the-minute account information and by cutting down on your paper trail.

With Online Banking it's easy to:

- View your current account balances.
- Transfer funds from one account to another.
- Make a loan payment.

There's no need to wait for office hours. No reason to drive across town. Online Banking is available 24 hours a day, 365 days a year. Get signed up for Online Banking by calling the office at 276-6083.

A TIME TO SAY...THANK YOU

It is only because of you that our progress has been maintained and the staff and Board of Directors at the Polk County Schools Employees Credit Union join in expressing our appreciation for your continued friendship and patronage. We wish you a very Healthy, Prosperous and Happy New Year.

FIRST QUARTER 2007 CALENDAR

Monday, January 15	Closed for Martin Luther King, Jr. Birthday
Wednesday, January 31	Close at noon for end of month processing
Monday, February 19	Closed for Presidents' Day
Wednesday, February 28	Close at noon for end of month processing
Friday, March 30	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

4.50% APR

4.57% APY

Share Certificates & IRA Share Certificates

• **6-months**
4.00 %APR 4.06% APY

• **12-months**
4.50 %APR 4.57% APY

NOTE: Rates are subject to change.