
Dollars And \$ense

Polk County Schools Employees Credit Union 276-6083

www.polkcountyschoolscu.com

pcsecu@polkcountyschoolscu.com

FOURTH QUARTER 2007

MAKE YOUR NEW YEAR'S RESOLUTION TO SAVE

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

- Every time you make money, save some.
- Save your money in a safe place. Carry only what you need and deposit the rest into your savings account.
- 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 credit union. Call us today to start your savings plan for the future.

BEWARE OF MAIL SCAMS

One of the latest scams reported is a check that was received in the mail from "Retail Tracking Market Research Mystery Shopping. They want to hire you as a "mystery shopper". Enclosed with the letter is a check. This was confirmed as a fraud.

SPREAD THE WORD

If you have someone at your school or a family member who is not already a part of our credit union, be sure to tell them about all the benefits of being a member. Once they're members, they'll be able to take advantage of our low-interest loans, our high-yield deposit accounts, and all the products and services we offer which make handling your financial affairs convenient. Encourage your fellow employees and family members to join the credit union. They will be glad they did. Congratulations to Wendy Simmons and Jennifer

Perez for winning the \$100 gift certificates to the Merle

Hall Mall. Their names were drawn out of the names of people who referred new members to the credit union.

CHILDREN'S MIRACLE NETWORK RAFFLE

Thank you everyone who participated in this years raffle for the Children's Miracle Network. The money will go to the children's hospitals in Iowa. Congratulations to Sue Rood, the winner of the Christmas comforter set.

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 Loan Special until January 31st. It has a maximum loan amount of \$2000 with a 12 month term

at 9.00% APR with automatic payments. If you have several bills that you would like to consolidate, we have two types of Home Equity loans. We have a fixed rate with a 7.99% APR and a variable rate with a 6.50% APR 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 and check the interest rates that you are paying on your loans at another financial institution 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.

JUST A REMINDER . . .

When you travel and plan to use your debit and/or credit card, please notify the credit union ahead of time so that we can notify Mastercard of your travel dates so they can put you on the "Do not contact" list. That way your card will not be blocked from being used while you are gone. This is a security program that Mastercard has implemented to help prevent fraud.

DON'T WAIT UNTIL IT'S TOO LATE!

You have until April 15th to contribute to your IRA for 2007. Individual Retirement Accounts offer investors lots of benefits, including significant tax advantages. These benefits, combined with our competitive dividend rates, make a credit union IRA a great way to save for retirement. IRA's are now insured up to \$250,000. Don't procrastinate and wind up missing your opportunity to save for your future.

FIRST QUARTER 2008 CALENDAR

Monday, January 21	Closed for Martin Luther King, Jr. Birthday
Thursday, January 31	Close at noon for end of month processing
Monday, February 18	Closed for Presidents' Day
Friday, February 29	Close at noon for end of month processing
Monday, 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

4.50% 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.

The Board of Directors and Staff would like to wish all of our members a happy and prosperous New Year!