
Dollars And \$ense

Polk County Schools Employees Credit Union 276-6083

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SECOND QUARTER 2009

HOME EQUITY LOAN RATES

Summer is here and it's time to start those projects that you had planned to do 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 Line of Credit:

- 5.00% APR
- 10 years

Home Equity Fixed Rate:

- 5.99% APR
- 10 years

GIFT CARDS

When it comes to figuring out the perfect gift, gift cards are magical. They're the convenient, simple choice for busy shoppers. Whether it's a holiday, a birthday, a wedding, or any occasion a gift card is just the trick. Gift cards are the perfect gift because they're safer than cash, easy to use, and can be used anywhere Visa debit cards are accepted. Eliminate the hassle of wondering what to buy or returning unwanted gifts.

GET CONNECTED WITH ONLINE BILL PAY

You'll be surprised at how fast and easy it is to pay your bill with Bill Pay. It just takes a few minutes to pay your bills. No more writing checks, putting them in envelopes and applying stamps. Just log on, find your payees and click away.

And, if at any time while you're paying bills you need

help, we are just a quick email or phone call away. Pay all of your bills online with one simple connection.



ADVENTURELAND TICKETS ARE HERE

Save on your purchase of an AdventureLand ticket at our office. The tickets cost \$22 each which covers an adult or child ticket. The tickets provide a \$9.00 discount off of the regular price for guests 10 years and older, and a \$5.00 discount off of children 4-9 years of age. Children 3 years old and under are free.

CALENDARS

We have the 2009 – 2010 school year pocket calendars available in the office. The 2009 – 2010 school year planners are also available. Stop by the office and pick one up.

SUMMER SIGNATURE LOAN SPECIAL

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

MOTORCYCLES, BOATS, CAMPERS AND RV'S SPECIAL

New

5.99% APR 60 months

Used

6.99% APR 60 months

Effective till September 30th.

AUTO RATES

New -07 4.99% APR

2006-03 5.99% APR

2003 & older 6.99% APR

THIRD QUARTER 2009 CALENDAR

Friday, July 31	Close at noon for end of month processing
Monday, August 31	Close at noon for end of month processing
Saturday, September 5 Monday, September 7	Closed for Labor Day Holiday
Wednesday, September 30	Close at noon for end of month and quarter processing
Monday, Oct. 12	Closed for Columbus Day

BILL BAAS – 45 YEARS WITH THE CREDIT UNION

This year will be the 45th year that Bill has been serving the credit union. He has served as Manager, President of the Board and Financial Consultant. He is one of the reasons that the credit union has been in business for 49 years. He has always been very dedicated and devoted to the credit union.

Congratulations and thank you Bill for your many years of service. We look forward to working with you in the future. If you would like to send a card, you can mail it to the office to: Bill Baas, P.O. Box 7555, Urbandale, IA 50323.

GRILL'N & CHILL'N

Cook up convenience with your Debit Card this summer! During the Grill'n & Chill'n promotion, every time you use your debit card to make purchases from July 1, 2009, through September 30, 2009, you will be automatically entered for a chance to win a gas grill and \$150 worth of Omaha Steaks. One first place winner will receive a Rolling cooler, insulated tumbler set, and \$50 Dairy Queen gift card (total value \$300), and each month of the promotion, six lucky winner will receive a picnic basket, valued at \$50. The more you use your debit card, the more chances you have to win.

IT'S YOUR MONEY GET IT WHEN YOU NEED IT

No more endless searching for an ATM and getting hit with surcharge fees just to get access to cash. Simply ask for cash back when you make PIN purchases with a debit card at any merchant. Using your debit card is fast, easy, and accepted virtually anywhere you shop where debit cards are accepted. With your debit card, access to cash is fast and easy.