
Dollars And \$ense

Polk County Schools Employees Credit Union 276-6083

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SECOND QUARTER 2010

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

GOOD CREDIT GOES A LONG WAY

You may not realize it, but building and maintaining good credit *now* will be a big help to you *later*---when you decide to apply for a new loan, finance a car, or buy a home. Keep in mind the following tips when you're working to establish a good credit history.

- Pay bills on time. Even your phone and electric bills count toward your credit rating.
- Open a checking or savings account and use it responsibly.
- Only charge what you can afford. Don't over extend yourself with your credit card.

You can obtain one free credit report annually from each of the three credit bureaus through annualcreditreport.com, which can be helpful in monitoring and correcting errors in your credit history.

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.

RIBBON CUTTING CEREMONY

On Tuesday, September 21st, at 5 pm the Urbandale Chamber of Commerce will be here for a ribbon cutting ceremony to celebrate our 50 years of service to our members.



ADVENTURELAND TICKETS ARE HERE

Save on your purchase of an AdventureLand ticket at our office. The tickets cost \$24 each which covers an adult or child ticket. The tickets provide an \$11.00 discount off of the regular price for guests 10 years and older, and a \$6.00 discount off of children 4-9 years of age. Children 3 years old and under are free.

CALENDARS

We have the 2010 – 2011 school year pocket calendars available in the office. The 2010 – 2011 school year planners are also available compliments of Mike Reiter who is with Horace Mann Insurance Company. Stop by the office and pick one up. Thanks Mike!

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 - 08 4.49% APR

2007 - 04 5.49% APR

2003 & older 6.49% APR

THIRD QUARTER 2010 CALENDAR

Friday, July 30	Close at noon for end of month processing
Tuesday, August 31	Close at noon for end of month processing
Saturday, September 4	Closed for Labor Day Holiday
Monday, September 6	
Thursday, September 30	Close at noon for end of month and quarter processing
Monday, Oct. 11	Closed for Columbus Day

PASSPORT TO EXPLORE

This summer during the Passport to Explore campaign you can go where you want to go and do what you want to do when you use your debit card to pay for purchases. Every time you use your debit card to make a purchase between July 1 and September 30th you're automatically entered for a chance to win some great prizes in the Passport to Explore campaign.

Grand Prize: \$500 travel card

First Place Prize: GPS system, valued at \$300

Monthly Winners: Bushnell Imageview binoculars, valued at \$50

A debit card is your passport to a world of possibilities! The more you use your debit card, the more chances you have to win. If you don't have a debit card, apply for one now.

Regular Shares, YES Shares, Second Shares

0.40% APR

0.401% APY

IRA & Roth IRA Shares

1.50% APR

1.508% APY

Share Certificates & IRA Share Certificates

- **6-months**
.80 %APR .802% APY

- **12-months**
1.10 %APR 1.105% APY

NOTE: Rates are subject to change.