
Dollars And \$ense

Polk County Schools Employees Credit Union 276-6083

www.polkcountyschoolscu.com

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THIRD QUARTER 2011

WE ARE GOING GREEN!

eStatements are on their way and should be available for sharedraft accounts at the end of November and for our 4th quarter statement accounts at the end of December. eStatements provide benefits to both members and the credit union through:

- Convenience: eStatements are stored in one place and are accessible online at anytime. They also are available before printed statements arrive.
- Environmental responsibility: eStatements use less paper and ink.
- Better for the cooperative spirit of the credit union: eStatements reduce paper and postage costs, freeing up those monies to be reinvested to our members for lower fees on products and services.

If you are not already signed up for online banking, then

you will need to stop by the office to get signed up. Then you will be able to go to our website

www.polkcountyschoolscu.com and click on the online tab to get setup for eStatements. Give us a call at 276-6083 and we can help you.

VISA GIFT CARDS

Between weddings, baby showers, birthdays and Christmas you could shop for gifts all year long! Or you could simply visit the credit union for a VISA Gift Card. Visa Gift Cards are just like cash and can be used almost anywhere VISA is accepted.

Visa Gift Cards are available in any dollar amount. Each card costs only \$3.00, less than the cost of gift wrap and a bow. Give them what they really want, a Visa Gift Card from the credit union.

“Like Us” ON FACEBOOK

The credit union is now on FACEBOOK. Become a fan of Polk County Schools Employees Credit Union and

get all the latest updates, promotions, and specials. This a great way to see and keep track of what’s going on at the credit union. Click on the “Like Us” button to become a fan. Anyone who see’s our new member promotion on facebook and joins the credit union before October 31st will receive a \$10 deposit to open their account at the credit union.

NEW MEMBER PROMOTION

Refer a new member to the credit union and you will receive a \$10 deposit into your share account and the new member will receive a \$10 deposit to open their new share account.

Come on, surely you know someone to refer to the credit union to enjoy all the benefits that the credit union has to offer. All school employees and family members are eligible. Offer expires October 31st or when the first 50 new members have joined, whichever comes first.

DO YOU HAVE A CHRISTMAS CLUB ACCOUNT?

Help yourself prepare for next year by opening a Christmas Club account to help you save for those extra holiday expenses. The Christmas Club account helps you make automated deposits over the course of the year, so you are ready when the holiday season arrives. Then we will automatically transfer the balance of your Christmas Club account into your savings account, ready for you to spend! This year's transfer will take place on October 31st. Get signed up for next year starting November 1st.

AN OCTOBER SALE FOR CREDIT UNION MEMBERS

On October 28th & 29th, Budget Rent a Car is having their Special Sale Event. When you purchase your vehicle at Budget Rent a Car during this event you may qualify for a SPECIAL interest rate of only 3.49% APR at the credit union. A great car and a great rate. You will enjoy a low-pressure sales atmosphere, in a no haggle, no hassle environment. Trade-ins are welcome. Get your loan pre-approved and receive an additional \$100 discount off your purchase. See the enclosed brochure.

MOVE TO THE EXPRESS LANE

Don't waste time writing a check, use your debit card to pay. It's faster, safer, and much more convenient. Each time you use your debit card to make purchases between October 1st and December 31st, 2011, you will automatically be entered for a chance to win:

Grand Prize: \$500 cash card

First Place Prize: \$300 cash card

Six Monthly Winners: \$50 cash card

Use the best shopping companion you have - your debit card.

A HOME EQUITY LOAN...STILL A SMART WAY TO BORROW

1. May be tax deductible.
2. Can provide you with more favorable terms than other loans or sources of credit.
3. Fixed Rate is 4.99% APR.

GOODBYE, MARY AND WELCOME CAROLYN

In August, Mary Quail quit the credit union and she and her husband, Rich, plan to retire to South Dakota to be near their children and grandchild. Mary was a very good employee and was liked by everyone. She will be greatly missed. Good luck Mary and Rich on your retirement! A big welcome goes out to Carolyn Sparks, our new part-time teller. She had worked

for the Urbandale School District for several years before retiring. She will be a familiar face to many of our members. We are very glad to have her join our staff.

CREDIT CARD PROMOTION

All credit card purchases and cash advances made between November 1, 2011 and December 31, 2011 will receive the 4.90% APR. After the May, 2012 billing cycle all purchases made during that time with a balance will return to the current rate as stated on your statement.

FOURTH QUARTER 2011 CALENDAR

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| Monday, October 10 | Closed for Columbus Day |
| Monday, October 31 | Close at noon for end of month processing |
| Friday, November 11 | Closed for Veterans Day |
| Thursday, November 24 Friday, November 25 and Saturday, November 26 | Closed for Thanksgiving Holiday |
| Wednesday, November 30 | Close at noon for end of month processing |
| Saturday, December 24 and Monday, December 26 | Closed for Christmas Holiday |
| Friday, December 30 | Closed at noon for end of month, end of quarter, end of year processing. |
| Saturday, December 31, 2011 and Monday, January 1, 2012 | Closed for New Year's Day |

