
Dollars And \$ense

Polk County Schools Employees Credit Union 276-6083

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FOURTH QUARTER 2011

WARM WISHES THIS HOLIDAY SEASON!

In appreciation of your membership and dedication to the credit union, we extend our very best wishes to you for a happy holiday season.

We strive to provide you with exceptional value, expert advice and high-quality services. We appreciate your partnership and friendship and look forward to serving you in 2012.

eStatements Are Here!!!!

Sign up for eStatements and help save the credit union on postage, paper, envelopes and ink. This savings helps to free up monies to be reinvested to our members to improve products and services in other areas of the credit union. You will be able to look at your account statement at your convenience, available 24/7. You will receive an email

informing you that your eStatement is ready. You will be able to log into your account thru online banking and click on your statement. Balance your account immediately or see how much you have earned in dividends. In addition, your last 6 months of eStatements are electronically archived within your online banking account. No more waiting for snail-mail delivery and you help reduce expenses at YOUR credit union. If you need help, call the office at 276-6083.

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 Karen Shepard , the winner of the Christmas quilt.

"LIKE US" ON FACEBOOK

Become a fan of the PCSECU on Facebook and get all the latest updates, promos and specials. Go to www.facebook.com/pcsecu. Once on our page go to the "like" button and become a fan.

IN NEED OF FINANCIAL ASSISTANCE FOR FURTHER EDUCATION?

Are you currently a high school senior or a post-high school graduate? If so, the Iowa Credit Union Foundation wants to help you reach your potential. ICUF's Family Involvement Board scholarship program was created to encourage high school seniors and post-high school graduates to learn more about the credit union

movement and to prepare them for the future.

Several scholarships are available. Apply today at iowacreditunionfoundation.org/family-involvement-board-scholarship.cfm. Requirements and additional details can be obtained from the ICUF website. Application deadline is February 3, 2012.

BEAT THE BUZZER

Don't sit on the bench by writing a check, use your debit card to play. Each time you make a purchase with your debit card during the "Beat the Buzzer" promotion between January 1 and March 31, 2012, you'll automatically be entered for a chance to win.

Each month six lucky winners will receive a \$50 Nike gift card. At the end of the campaign, one first-place prize winner will receive a \$300 Nike gift card, and one grand prize winner will receive a \$500 Nike gift card.

TURBO TAX

Turbo Tax, the number one Tax prep Software, will be offered to credit union members with a link on our Online Banking.

Benefits to our members:

- Save time – you don't have to go anywhere else to do your taxes.
- Fast refund with direct deposit to your account.
- Personalized tax tips. Get answers fast with online chat and tax savings articles.
- Prior year tax data will be available if you have used Turbo Tax in the past.

There are no extra fees for using Turbo Tax via Online Banking. The fees are the same as if you used TurboTax.com.

REMINDERS

If you have earned less than \$10 in dividends, you will not receive a 1099 form.

If you have moved recently or changed your phone number, please let us know your new address or phone number so we can update our files.

You have until April 15th to contribute to your IRA.

FIRST QUARTER 2012 CALENDAR

Monday, January 16	Closed for Martin Luther King, Jr. Birthday
Tuesday, January 31	Close at noon for end of month processing
Monday, February 20	Closed for Presidents' Day
Wednesday, February 29	Close at noon for end of month processing

Friday, March 30

Close at noon for end of month and quarter processing

Regular Shares, YOUTH Shares,

Second Shares

0.25% APR

0.250% APY

IRA & Roth IRA Shares

1.00% APR

1.004% APY

Share Certificates

- **6-months**
.60 %APR .601% APY
- **12-months**
.90 %APR .903% 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!