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# Dollars And \$ense

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Polk County Schools Employees Credit Union 276-6083

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## SECOND QUARTER 2012

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### YOUTH LIFE SAVINGS INSURANCE

After careful consideration of all the factors involved, we have found it necessary to revise the Youth Life Savings Insurance Program underwritten by CMFG Life Insurance Company which has covered the eligible shares of our youth members at no direct cost to you.

In an effort to reduce expenses, all youth accounts will no longer be insured effective August 1, 2012. The change does not affect the life insurance for our regular share accounts for eligible deposits made prior to March 1, 1994. These accounts will continue to be grandfathered up to a maximum of \$2000 per member, as long as, the shares from March 1, 1994, remain on deposit. However, as this insurance is subject to a 30-day termination notice, it should not be considered permanent insurance.

This does not have any effect on the NCUA federal share

insurance that every member has up to \$250,000. If you have any questions regarding this change, please contact our office at 276-6083.

### SHAZAM EASY PIN

Have you always wanted to choose your own Personal Identification Number for your debit card? Well, now you can. Shazam Easy PIN is now available for new and existing debit card holders. If you are interested, give us a call at 276-6083.

### 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:

- 3.95% APR
- 10 years



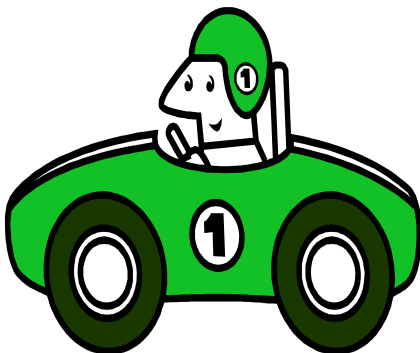
### ADVENTURELAND TICKETS ARE HERE

Save on your purchase of an AdventureLand ticket at our

office. The tickets cost \$27 each which covers an adult or child ticket. The tickets provide a \$12.00 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. This ticket also includes the Adventure Bay water park and new this year is the Breaker Beach Wave Pool. It has 20 exciting slides, a lazy river, sand beach, swim pool with swim up bar.

## ROAD TRIP!

When you use your debit card to pay for purchases during the "Road Trip" campaign, you will automatically be entered for a chance to win a \$500 gas card! Each month six lucky winners will receive a \$50 gas card. At the end of the campaign period, one first place prize winner will receive a \$300 gas card, and one grand prize winner will receive a \$500 gas card! The promotion runs from July 1, through September 30, 2012.



## MOTORCYCLES

**New: 3.25%** APR 60 months  
**Used: 4.25%** APR 60 months

## BOATS, CAMPERS AND RV'S SPECIAL

**New: 4.99%** APR 60 months  
**Used: 5.99%** APR 60 months

## AUTO RATES

New - 2010 **2.99%** APR  
 60 months

Used – 2009 **3.49%** APR  
 & older 60 months

## Thank you Arnie and Mike, welcome Cathy and Karen!

After serving on the Board of Directors for several years, Arnie Zediker and Mike Foley have resigned their positions. Thank you so much for your commitment and dedication! We will miss you.

Welcome Cathy Conklin and Karen Banse! They have been members of the credit union for several years. Cathy will serve on the Credit Committee and Karen will serve on the Audit Committee. We look forward to working with you.

## THIRD QUARTER 2012 CALENDAR

<b>Wednesday, July 4th</b>	Closed for Independence Day
<b>Tuesday, July 31</b>	Close at noon for end of month processing
<b>Friday, August 31</b>	Close at noon for end of month processing
<b>Saturday, September 1</b>	Closed for Labor Day Holiday
<b>Monday, September 3</b>	
<b>Friday, September 28</b>	Close at noon for end of month and quarter processing
<b>Monday, Oct. 8</b>	Closed for Columbus Day

### Regular Shares, YES Shares, Second Shares

**0.20%** APR  
**0.200%** APY

### IRA & Roth IRA Shares

**1.00%** APR  
**1.004%** APY

### Share Certificates & IRA Share Certificates

- **6-months**  
**.50 %APR .501% APY**
- **12-months**  
**.65%APR .652% APY**

NOTE: Rates are subject to change.

## CALENDARS

We have the 2012 – 2013 school year pocket calendars available in the office. The 2012 – 2013 school year planners are also available to the first 100 teachers who would like a calendar. Stop by the office and pick one up.