
Dollars And \$ense

Polk County Schools Employees Credit Union 276-6083

www.polkcountyschoolscu.com



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FOURTH QUARTER 2012

OUR BEST RATE EVER!

Check out our auto loan rates:

2013-10 1.90% APR 60 Mo.

2009-07 1.90% APR 48 Mo.

2006 & older 2.49% APR 48 Mo.

These rates also apply to refinancing your auto loan from another financial institution. Talk to us about an auto loan at 276-6083.

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 a \$50 gift card.

WANTED !!!

Bring Us Your No-Account Relative.

Everyone has one ...and we'd like yours to become a credit union member.

If you have family members without credit union accounts, let them know they're eligible to join. They'll receive all the member benefits you already enjoy.

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 by offering the 2013 Warren A. Morrow Memorial Scholarship. 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. Requirements and additional details can be obtained from the ICUF website. Application deadline is February 1, 2013.

GROUNDS TO CELEBRATE

During this promotion from Shazam each member will be automatically entered for a chance to win prizes each time they use their debit card for a PIN – or signature-based transaction. The promotion will run January 1, 2013 through March 31, 2013.

- One grand prize - \$500 Keurig gift card.
- One first prize - \$300 Keurig gift card.
- Six monthly prizes - \$50 Starbucks 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.

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.

Let us know your email address if you would like to be notified of any special loan or share rate promotions.

FIRST QUARTER 2013 CALENDAR

Monday, January 21	Closed for Martin Luther King, Jr. Birthday
Thursday, January 31	Close at noon for end of month processing
Monday, February 18	Closed for Presidents' Day
Thursday, February 28	Close at noon for end of month processing
Friday, March 29	Close at noon for end of month and quarter processing

YOUR CREDIT REPORT

Have you looked at your credit report in the past year? Consumers fought for the right to a free credit report each year, so we should all make sure we take advantage of that right.

To get your free credit report from each of the three major credit reporting agencies (Equifax, Experian and TransUnion), go to www.AnnualCreditReport.com or call 877-322-8228. This is the ONLY source for the free credit reports that are yours by federal law.

There are other sources out there that claim to offer free credit reports.

Read through your credit report carefully to check for inaccurate information. Move quickly to dispute any serious errors.



The Board of Directors and Staff would like to wish all of our members a happy and prosperous New Year!