
Dollars And \$ense

Polk County Schools Employees Credit Union 276-6083

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SECOND QUARTER 2013

VACATION TIME MEANS FUN ----- AND POTENTIAL FRAUD

The summer travel season is here, and thieves are just as ready as you are. It's always wise to be proactive in protecting yourself. Here are simple fraud-fighting steps to use before departing on vacation.

1. Contact your financial institution. This is as much for cardholder convenience as safety. If we are unaware you're traveling, your account may be frozen by our card processors when a purchase is made. Be sure and let us know dates, cities and make sure we have your current phone number.
2. Clean out your wallet. Carrying a lot of credit and debit cards on vacation only increases the likelihood that one of them will become lost or stolen. Take only what you need,

and make sure your limits are high enough to cover all expenses.

3. Make a stop at the copy machine. Copy or scan the front and back of each card you plan to take. Be sure your account number and toll-free customer service number are legible. Store the information somewhere other than where your card is, such as a hotel safe.
4. Monitor your account frequently. Checking your account balance is a great way to combat fraud.

Take care, and have a safe and wonderful vacation!

Saturday Service

Due to low volume of member transactions, the cost of being open on Saturday is being evaluated by the board. We have surveyed many of our Saturday members for their reaction. If you would like to provide your feedback about this change of service provided by the credit union,

please call the office at 276-6083.

HOME EQUITY LOAN RATES

Could you benefit from a home equity loan? There are all kinds of ways to pay for things. Cash, credit cards and traditional personal loans just to name a few.

But there's also an untapped resource of money that can be used to pay for a variety of expenses - The equity in your home. The interest rates on these loans tend to be much lower than those offered for credit cards and personal loans. Thus, you'll save significantly on interest over the life of the loan.

If you're looking to make a major expenditure, a fixed rate home equity loan will provide you with one lump payment, and it's repaid over a set number of months at a set interest rate.

If you're looking to having a constant stream of funds available, to use when needed, then a line of credit can be established. A pool of

money is available to draw upon when needed. The interest rate varies, however, depending on market rates.

We can help you decide what financing options, rates, and terms work best for you. 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 \$13.00 discount off of the regular price for guests 10 years and older, and a \$8.00 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. Two great parks ... all for one price. Tickets are good any day of the season.

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 48 months

Thank you Deb and Kay, welcome Karen K. and Tony!

After serving on the Board of Directors for several years, Deb Barker and Kay Bretthauer have resigned their positions. Thank you so much for your commitment and dedication! We will miss you.

Welcome Tony Garmoe and welcome back Karen Kovacevich! They have been members of the credit union for several years. Tony will serve on the Audit Committee and Karen will serve as Vice-chair. We look forward to working with you.

THIRD QUARTER 2013 CALENDAR

Thursday, July 4th	Closed for Independence Day
Wednesday, July 31	Close at noon for end of month processing
Friday, August 30	Close at noon for end of month processing
Saturday, August 31 and Monday, September 2	Closed for Labor Day Holiday
Monday, September 30	Close at noon for end of month and quarter processing
Monday, Oct. 14	Closed for Columbus Day

Regular Shares, YES Shares, Second Shares

0.10% APR
 0.100% APY

IRA & Roth IRA Shares

0.65% APR
 0.652% APY

Share Certificates & IRA Share Certificates

- 6-months .40 %APR .401% APY
- 12-months .55% APR .551% APY

NOTE: Rates are subject to change.

CALENDARS

We have the 2013 – 2014 school year pocket calendars available in the office. The 2013 – 2014 school year planners are also available to the first 100 teachers who would like a calendar. Stop by the office and pick one up.