
Dollars And \$ense

Polk County Schools Employees Credit Union 276-6083

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THIRD QUARTER 2013

NEW \$100 BILL WILL BEGIN CIRCULATING IN OCTOBER

The redesigned \$100 note will begin circulating on October 8, 2013. It has two new security features. The blue 3-D security ribbon is on the front of the redesigned \$100 note. If you tilt the note back and forth, the bells and 100's move side to side: if you tilt it side to side, they move up and down.

A second new security feature is the bell in the inkwell. At first, the bell blends with the inkwell because they are the same copper color, but when you tilt the note, the bell changes color to green. This color shift makes the bell seem to appear and disappear within the inkwell.

It is not necessary to trade in old design notes for new ones. All U.S. currency remains legal tender, regardless of when it was issued.

REFINANCE YOUR CAR

These days, any extra money can come in handy. If you're trying to cut costs, refinancing your car loan can free up some cash.

With the money you save by refinancing, you might be able to pay down other debt or stash some away in an emergency savings account. Stop in and see us today. A low-rate auto loan can brighten up your financial portfolio.

New – 2010 2.99% APR

2009 and older 3.49% APR

SATURDAY SERVICE

In an effort to save our members money, the board has decided to end Saturday office hours. We hope to serve you during our regular weekday hours 9 to 5:30 and online and return the cost savings to you!

NEED EMAIL ADDRESSES

Do we have your current email address? We are working on getting everyone's email address so that when we have any loan specials or C.D. specials we can notify everyone. You can email us or call us at 276-6083. That way you will be one of the first to know about any specials that we may offer.

NEW MEMBER PROMOTION

Refer a new member to the credit union and you will receive a \$20 deposit into your share account and the new member will receive a \$5 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. Our strength comes from our membership. Offer expires December 31st.

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.

R & R

Are you tired of your existing home? Remodeling and replacement (R&R) is a growing market for consumers. Most people don't plan for these projects, so they tap their savings and investment funds. We have two types of Home Equity loans for our members to help with these projects. With rates at an all time low right now, now is a good time to get those remodeling and replacement projects done.

HOME EQUITY LOAN RATES:

Fixed rate: 3.95% APR

Line-of-credit rate: 5.00% APR

SPRUCE IT UP!

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, 2013, you will automatically be entered for a chance to win:

Grand Prize: \$500 Lowes gift card

Eight Monthly Prizes: \$50 Home Improvement gift card

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

E-STATEMENTS

Go green and replace your printed statement with an e-statement. You'll receive your statement sooner and there's no need to file or store it when you're finished. Your statements will be available to access anytime, up to 6 months, with the click of a mouse. Make life a little easier! You can also view the newsletter under Important Information at the top of the statement page. If you are interested in receiving your statement electronically, give us a call at 276-6083. You must be signed up for online banking in order to receive your statement electronically.

GIFT CARD RAFFLE

Again, this year we decided that we would use a \$50 gift card for our Children's Miracle

Network raffle. It's only \$1.00 for a chance to win a \$50.00 gift card. Join us and help support the Children's Miracle Network charity.

CREDIT CARD PROMOTION

All credit card purchases and cash advances made between November 4, 2013 and January 31, 2014 will receive the 4.90% APR. After the May, 2014 billing cycle all purchases made during that time with a balance will return to the current rate as stated on your statement.

FOURTH QUARTER 2013 CALENDAR

Monday, October 14	Closed for Columbus Day
Thursday, October 31	Close at noon for end of month processing
Monday, November 11	Closed for Veterans Day
Wednesday, November 27	Close at noon for end of month processing
Thursday, November 28 Friday, November 29	Closed for Thanksgiving Holiday
Tuesday, December 24 and Wednesday, December 25	Closed for Christmas Holiday
Tuesday, December 31	Closed at noon for end of month, end of quarter, end of year processing.
Wednesday, January 1, 2014	Closed for New Year's Day