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# Dollars And \$ense

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Polk County Schools Employees Credit Union 276-6083

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www.polkcountyschoolscu.com

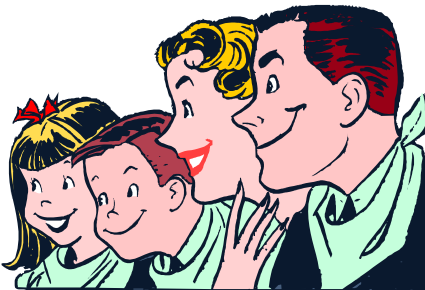


pcsecu@polkcountyschoolscu.com

## SECOND QUARTER 2014

### FAMILY MEMBERSHIP PROMOTION

We are trying to increase our membership and would like for you to help us. For every new member that you refer thru August 31, 2014 we will deposit \$10 into your share account and the new member will receive \$5 to open their new share account. Who doesn't like free money? Surely, you know someone who would enjoy the same great benefits from the credit union that you enjoy. Any family member is eligible to join.



### NEW WEBSITE

Our website, [www.polkcountyschoolscu.com](http://www.polkcountyschoolscu.com), has a new look. Check it out! New look but same great member service every day!

### YOUR TICKET TO REWARDS

Use your Debit Card and enjoy the show. Each time you use your debit card to make purchases between July 1<sup>st</sup> and September 30<sup>th</sup>, 2014, you'll automatically be entered for a chance to win.

- 8 monthly winners receive \$50 Fandango Gift Card.
- Grand Prize winner receives a \$500 Entertainment Gift Card.

Don't have a Debit Card?  
Apply today.



### ADVENTURELAND TICKETS ARE HERE

Adventureland and Adventure Bay.....Two great parks all for one price. Over 100 rides, shows and attractions including the Storm Chaser new this year. We are selling tickets again this year for \$28.

This is a savings of \$12 off a regular ticket and \$7 off a child ticket (4-9 years old). These tickets are good for any day of the season. Get your tickets soon before they are gone. They always go fast.

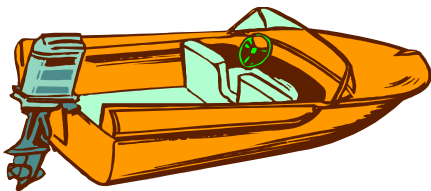


## MOTORCYCLES

**New - 2012: 2.25% APR 60 months**

**2011-2009: 3.25% APR 48 months**

**2008 & older: 4.25% APR 36 months**



## BOATS, CAMPERS AND RV'S SPECIAL

**New - 2012: 4.50% APR 60 months**

**2011-2009: 5.00% APR 48 months**

**2008 & older: 5.50 APR 36 months**

## AUTO LOANS

Have gas prices got you worried? Time for a new gas efficient car? There's never been a better time to swap your old gas hog for a new set of wheels. Give us a call at 276-6083, we have the rate-

efficient loans to make your fuel-efficient car happen.

## VACATION LOAN SPECIAL

Up to \$3500 at 7% APR for 12 months.

For vacation, repairs, spring cleaning or whatever you want.

## Home Equity Loan Special – 2.95% APR Fixed Rate

Your home's equity unlocks the door to:

- Make home improvements
- Take a family vacation
- Upgrade to a new family car
- Pay for tuition
- Buy a new computer
- Consolidate high interest debt

When you choose a home equity loan it is tied into your home loan as a second mortgage. That means you may be able to deduct the interest you pay each month from your taxes. Make an addition --- take a deduction.

## Thank you Karen and Welcome Aaron!

After serving on the Board of Directors for several years, Karen Kovacevich has resigned. Thank you so much

for your commitment and dedication! We will miss you.

Welcome Aaron Bretthauer! Aaron has been a member of the credit union for over 20 years. We look forward to working with Aaron.

## THIRD QUARTER 2014 CALENDAR

<b>Friday, July 4th</b>	Closed for Independence Day
<b>Thursday, July 31</b>	Close at noon for end of month processing
<b>Friday, August 29</b>	Close at noon for end of month processing
<b>Monday, September 1</b>	Closed for Labor Day Holiday
<b>Tuesday, September 30</b>	Close at noon for end of month and quarter processing
<b>Monday, Oct. 13</b>	Closed for Columbus Day

### Regular Shares, YES Shares, Second Shares

**0.05% APR**

**0.05% APY**

### IRA & Roth IRA Shares

**0.25% APR**

**0.25% APY**

### Share Certificates & IRA Share Certificates

- **6-months**  
**.15 %APR .15% APY**

- **12-months**  
**.25%APR .25% APY**

NOTE: Rates are subject to change.

## CALENDARS

We have the 2014 – 2015 school year planners available in the office for the first 100 teachers who would like a calendar. Stop by the office and pick one up.