
Dollars And \$ense

Polk County Schools Employees Credit Union 276-6083

www.polkcountryschoolscu.com



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THIRD QUARTER 2014

STUDENT LOAN LINK

We now have a Student Loan Link on our website. It is under the Loans and Credit tab and then under What We Offer. Click on Student Loans and that will get you started.

When scholarships, federal loans and financial aid don't cover all your expenses, the Sallie Mae Smart Option Student Loan can make up the rest. Pay for college the smart way.

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 – 2011 2.99% APR
2010 - 2008 3.99% APR
2007 and older 4.99% APR

WE NEED YOUR EMAIL ADDRESS

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 \$10 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 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.

FYI

If you will be traveling over the holidays or anytime, be sure and let us know the dates and places so your debit or credit card won't be blocked for security purposes.

Also, make sure that we have your current phone number on file.

COZY UP TO REWARDS

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, 2014, you will automatically be entered for a chance to win:

Grand Prize: \$500 The North Face gift card

Eight Monthly Prizes: \$50 Starbucks 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 3, 2014 and January 31, 2015 will receive 4.90% APR. After the May, 2015 billing cycle all purchases made during that time with a balance will return to the current rate as stated on your statement.

HOLIDAY LOAN

Thinking about starting your holiday shopping? Need a way to stretch your budget? Give your holiday budget a boost with our Holiday Loan. Get a loan for up to \$2000 for 12 months at 7.00% APR. Loans are available until 12/31/14.

VISA GIFT CARDS

For a quick easy gift that everyone loves to receive, stop by the credit union and pick up some gift cards. Visa Gift Cards are available in any dollar amount. Each card costs only \$3.00, less than the cost of gift wrap and a bow. Give them what they really want, a Visa Gift Card from the credit union.

FOURTH QUARTER 2014 CALENDAR

Monday, October 13	Closed for Columbus Day
Friday, October 31	Close at noon for end of month processing
Tuesday, November 11	Closed for Veterans Day
Wednesday, November 26	Close at noon for end of month processing
Thursday, November 27 Friday, November 28	Closed for Thanksgiving Holiday
Wednesday, December 24 and Thursday, December 25	Closed for Christmas Holiday
Wednesday, December 31	Closed at noon for end of month, end of quarter, end of year processing.
Thursday, January 1, 2015	Closed for New Year's Day