
Dollars And \$ense

Polk County Schools Employees Credit Union 276-6083

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FOURTH QUARTER 2014

A MESSAGE FROM THE PRESIDENT OF THE BOARD

Dear Members of our Credit Union,

I want to wish you and your family a safe, prosperous, and joyful New Year. As a member of Polk County Schools Employees Credit Union, we look forward to serving you in 2015. It is our desire to be there for you in the coming year. We sincerely thank you for being a positive member of our Credit Union and for thinking about us for your financial needs.

The Board of Directors sincerely appreciates the efforts of our staff and we offer a special "thanks" to them as well. We certainly would not be a service friendly organization without the dedication and hard work of Linda, Toby, and Mary. They are a positive asset in keeping our credit union moving forward and helping to meet

your needs. Together, we will make good things happen. As members, you play a vital role in assisting the Board and staff in helping to meet our goals. Our hope is that you continue to trust us with your business. In addition, we hope you share your positive experiences with your family, friends, and business associates, and encourage them to become a member. We will continue to focus on building life-long relationships with our members. Our team works hard to know you, understand your complete financial picture, listen to you, and provide you value for your dollars.

Have a wonderful New Year!

Gene Haigh, President

HELP KIDS MAKE THE GRADE IN PERSONAL FINANCE

Good money management is an essential life skill.

Unfortunately, many Americans lack basic financial knowledge, according to the National Council on Economic Education.

That's why it's more important than ever to teach kids early on how to save, share, and spend money. Encourage kids, as young as possible, to deposit a portion of their allowance or gifts of money into their credit union savings account. They'll have fun making their savings grow and learning about the importance of setting goals. Contact us about our savings options and other ways we can help you teach your kids the value of money.

You can find a lot of good information on our website at www.polkcountyschoolscu.com. Just click on Kids Corner under Education on our Home Page.



CHILDREN'S MIRACLE NETWORK RAFFLE

Thank you everyone who participated in this year's raffle for the Children's Miracle Network. The money will go to the children's hospitals in Iowa. Congratulations to Karen Shepherd, the winner of a \$50 gift card.

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 2015 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 6, 2015.

STACK UP THE REWARDS

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, 2015 through March 31, 2015.

- One grand prize - \$500 Kindle Fire & Accessories.
- Eight monthly prizes - \$50 Amazon Gift Card.

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. Especially if you have a debit card.

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.

YOUR FAMILY IS OUR FAMILY

Your mom taught you to share, so why keep credit union financial benefits and friendly service to yourself? If you're already a member,

your family members are also eligible for membership.

New Fees

Effective March 15, 2015 the following fees will be:

Paid overdraft	\$30
NSF Ret.	\$30
ACH Return	\$30
Stop Payment	\$25
Loan Pmt. 10 day late fee	\$15

FIRST QUARTER 2015 CALENDAR

Monday, January 19	Closed for Martin Luther King, Jr. Birthday
Friday, January 30	Close at noon for end of month processing
Monday, February 16	Closed for Presidents' Day
Friday, February 27	Close at noon for end of month processing
Tuesday, March 31	Close at noon for end of month and quarter processing



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