
Dollars And \$ense

Polk County Schools Employees Credit Union 276-6083

www.polkcountyschoolscu.com



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SECOND QUARTER 2015

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, 2015 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.

TRAVEL TIPS

- Give us a quick call to let us know that you are going out of town. This will save the inconvenience of your debit or credit card getting declined.
- Clean out your wallet and only take what you need.

- Be mindful of your personal security at an ATM.
- Report a lost or stolen card immediately. Make sure to have the emergency phone numbers with you in a safe place. We have both phone numbers on the answering machine at the credit union if you would need one.

ENJOY THE GREAT OUTDOORS

Use your Debit Card and enjoy the show. Each time you use your debit card to make purchases between July 1st and September 30th, 2015, you'll automatically be entered for a chance to win.

- 8 monthly winners receive \$50 Bass Pro Shops Gift Card.
- Grand Prize winner receives a \$500 Cabela Gift Card.



ADVENTURELAND TICKETS ARE HERE

Adventureland and Adventure Bay.....Two great parks all for one price. Over 100 rides, shows and attractions. We are selling tickets again this year for \$30.

This is a savings of \$10 off a regular ticket and \$5 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.

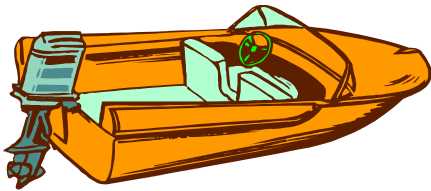


MOTORCYCLES

New - 2012: 2.50% APR 60 months

2011-2008: 3.50% APR 48 months

2007 & older: 4.50% APR 36 months



BOATS, CAMPERS AND RV'S SPECIAL

New - 2012: 3.75% APR 60 months

2011-2008: 4.50% APR 48 months

2007 & older: 5.25% 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.

Enjoy .50% APR Less Than Our Current Home Equity Fixed Rate

Our special Home Equity Loan Fixed Rate is 3.45% APR which is a savings of .50% off the regular rate.

Your home's equity unlocks the door to many opportunities for you to enjoy.

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.

Goodbye Mary and Welcome Alexis!

After working at the credit union for 16 years, Mary has decided to retire. Thank you so much for your service and we all wish her a happy retirement!

Welcome Alexis! Alexis joined our staff on May 1st. She has banking experience and will be our head teller. We are glad to welcome her to our staff.

THIRD QUARTER 2015 CALENDAR

Friday, July 3rd	Closed for Independence Day
Friday, July 31	Close at noon for end of month processing
Monday, August 31	Close at noon for end of month processing
Monday, September 7	Closed for Labor Day Holiday
Wednesday, September 30	Close at noon for end of month and quarter processing
Monday, Oct. 12	Closed for Columbus Day

STUDENT LOAN LINK

Are you a high school senior beginning to select colleges and investigating tuition funding options? We have a Student Loan Link on our website at:

www.polkcountryschoolscu.com.

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.