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# Dollars And \$ense

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**Polk County Schools Employees Credit Union 276-6083**

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## THIRD QUARTER 2015

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### CONGRATULATIONS GENE!

Gene Haigh, President of the Board of Directors, was presented the Cooperative Spirit Award, September 17<sup>th</sup> at the annual meeting of the Iowa Credit Union League Convention. Only two people in the state receive this award each year. This award was created in 1992 and is provided in recognition of an individual's service and commitment to the credit union movement. Gene is very deserving of this award. Good job, Gene!

### 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. Take advantage of the Model Year End close out deals. Model Years of 2011 or newer as low as 2.29% APR. Stop in and see us today.

### 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.

### SCHOOL MEMBERSHIP 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. As an added bonus, both the current and the new member will be eligible to receive .5% APR off of any new loan. All school employees are eligible. Our strength comes from our membership. Offer expires December 31<sup>st</sup>.

### 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 31<sup>st</sup>. Get signed up for next year starting November 1<sup>st</sup>.

## 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.

## INDULGE IN 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 1<sup>st</sup> and December 31<sup>st</sup>, 2015, you will automatically be entered for a chance to win:

**Grand Prize:** \$500 Williams Sonoma gift card

**Eight Monthly Prizes:** \$50 Gourmet 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.

## SKIP A PAYMENT

Want to stretch your budget? If you need some extra cash for an emergency or for this holiday season, you may skip your December loan payment. If you have more than one qualifying loan you may request to skip a payment on each loan. Any type of Real Estate loan, delinquent loan or negative deposit account balances or MasterCard loans do not qualify. There is a \$25 processing fee for each loan payment you choose to skip.

You must complete the Skip-A-Payment Amendment form before payment is due and mail to the office. See the form on the back of the second sheet of newsletter.

## CREDIT CARD PROMOTION

All credit card purchases and cash advances made between November 2, 2015 and December 31, 2015 will receive 4.90% APR. After the May, 2016 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 \$2500 for 12 months at 7.00% APR. Loans are available until 12/31/15.

## 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 2015 CALENDAR

<b>Monday, October 12</b>	Closed for Columbus Day
<b>Friday, October 30</b>	Close at noon for end of month processing
<b>Wednesday, November 11</b>	Closed for Veterans Day
<b>Monday, November 30</b>	Close at noon for end of month processing
<b>Thursday, November 26 Friday, November 27</b>	Closed for Thanksgiving Holiday
<b>Thursday, December 24 and Friday, December 25</b>	Closed for Christmas Holiday
<b>Thursday, December 31</b>	Closed at noon for end of month, end of quarter, end of year processing.
<b>Friday, January 1, 2016</b>	Closed for New Year's Day