
Dollars And \$ense

Polk County Schools Employees Credit Union 276-6083

www.polkcountyschoolscu.com



pcsecu@polkcountyschoolscu.com

FOURTH QUARTER 2015

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.

R & R

Are you tired of your existing home? Remodeling and replacement (R&R) is a growing market for consumers. Most people don't plan for these projects, so they tap their savings and investment funds. We have two types of Home Equity loans for our members to help with these projects. With

rates at an all time low right now, now is a good time to get those remodeling and replacement projects done.

HOME EQUITY LOAN RATES:

Fixed rate: 3.95% APR
Line-of-credit rate: 5.00% APR

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.



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 2016 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 7, 2016.

PICTURE PERFECT 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, 2016 your family members are also eligible for membership through March 31, 2016.

- One grand prize - \$500 Canon Rebel Camera.
- Eight monthly prizes - \$50 Best Buy 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.

If you will be traveling and have a debit or credit card with us, to avoid having your card blocked from being used, you need to notify us the dates and where you will be traveling before you leave.

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.

Welcome back Kathie Page

Kathie will be helping us out while Alexis is on maternity leave. Thank you, Kathie!

FIRST QUARTER 2016 CALENDAR

Monday, January 18	Closed for Martin Luther King, Jr. Birthday
Friday, January 29	Close at noon for end of month processing
Monday, February 15	Closed for Presidents' Day
Monday, February 29	Close at noon for end of month processing
Thursday, 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 safe and joyous holiday season, and a new year filled with peace and prosperity. We look forward to working with you in the year to come.