SUMMER IS HERE! Stop by a PCU branch and apply for your Vacation Loan today!

*Subject to credit approval. Payment of $86.76 per $1,000 borrowed. Offer expires August 31, 2016

SYSTEM UPGRADE COMING SOON
July 29th - August 1st, 2016

We will be having a system upgrade that will be taking place the weekend of July 29th - August 1st. There will be limited account access during that time. Check out PreferredCU.org for additional system update information or call 1-800-328-4131.

WE'RE TAKING STEPS IN PROTECTING YOU FROM FRAUD

(PCU Visa Credit Card upgraded with EMV Chip Technology - Completed 03/2016
(PCU ATMs Upgraded - Completed 03/2016
(PCU Debit Card upgraded with EMV Chip Technology - Coming 4th Quarter 2016

Auto Loans
with rates as low as 1.49% APR*

*APR = Annual Percentage Rate. Credit Restrictions apply. This is the lowest rate available, your rate may be higher depending on your credit history and term. Terms and conditions subject to change without notice. See a lender for details.
CONSUMER LOAN RATES

TITLED VEHICLES 2006 & NEWER
Rates as low as 1.49%**

USED TITLED VEHICLES 2005 & OLDER
Rates as low as 7.50%**

RECREATIONAL VEHICLES 2010 & NEWER
Rates as low as 1.99%**

HOME EQUITY LOANS (fixed)
No Application Fee! Rates as low as 4.50%**

PLATINUM VISA CARDS
Rates as low as 7.99%**

UNSECURED LOANS
Line of Credit with draft account - 11.25%**
Line of Credit without draft account - 15.00%**
Closed End Installment as low as 7.50%**

OTHER LOANS
Share Secured Loan 3.00%**
Home Improvement (unsecured) Call
Mortgages Call
Mobile Home Financing Call
Vacant Property Loans Call
Home Equity Line of Credit Call

** APR= annual percentage rate. These are the lowest rates available; your rate may be higher based on your credit score and term. Rates based on active checking and automatic funds transfer.

DIVIDEND RATE INFORMATION

The Board of Directors declared the following dividends and interest rates on your savings account at its monthly meeting in June 2016.

SHARE SAVINGS ACCOUNTS
Share Savings Accounts – A .15% per annual dividend. .15% APY was declared for the second quarter of 2016, paid June 2016. This dividend was paid on share savings accounts maintaining a balance of $50 or more for the quarter.

INTEREST BEARING ACCOUNTS
Preferred Money ..........0.15% - 0.35% APY*
Christmas Club..........0.50% APY*
Investments ..........0.20% - 1.46% APY*
IRA.........................0.40% - 1.66% APY*
HSA Savings ..........0.25% - 1.00% APY*

Other IRA & Certificate accounts are available. Contact a Financial Service Specialist for more investment options.

*APY = Annual Percentage Yield, rates are subject to change by the Board of Directors

Interest is calculated by the daily balance method that applies a daily periodic rate to the balance in the account daily. Interest will be compounded and paid quarterly. Truth-in-Savings disclosures containing information about terms, rates, fees and charges, and other features of accounts offered by this credit union are available upon request. If you would like a copy of this information, stop by the nearest office or call a financial service specialist.

2016 SUMMER SKIP-A-PAYMENT!

Take a break from your loan payment for a month and use that money for summer fun!

We want to make your summer greener by offering our summer Skip-A-Payment Program! It allows you to skip one monthly loan payment on any of your qualifying loans.

To be eligible for the Skip-A-Payment Program you must meet the following criteria:

• You have paid at least 6 months of loan payments
• You have not been past due more than 30 days on previous payments
• You are not using the Skip-A-Payment on a first mortgage, home equity loan, VISA credit card or line of credit loan.

Please complete the Skip-A-Payment certificate below, indicating which loan(s) you would like to skip, which month you would like to skip, and return the certificate to the credit union. Upon review and approval, a one-time processing fee of $35.00 per loan will be charged to the selected payment option. The interest will continue to accrue at the contractual rate of your note(s) and the term will be extended.

** APR= annual percentage rate. These are the lowest rates available; your rate may be higher based on your credit score and term. Rates based on active checking and automatic funds transfer.

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