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

Back to School Giveaway Returns and will begin August 15th for our Preferred CU Youth Members! We’ll be handing out school supplies at each PCU branch location to help kick off the new school year! So drop by in August and pick up some school supplies while they last!

TRAVELING? Let us know if you’re going out of the state or country. We’re always watching for fraudulent charges so be sure to let us know when and where you’re going so that we can expect debit and credit card usage in that location. You can email us at cardservices@preferredcu.org OR call us at 1-800-328-4131 ext. 148.

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.

The staff of Preferred Credit Union hope you have a wonderful summer!

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.

cut & return

Name _____________________________________  Account Number________________
Signature _________________________________________________________________
I would like to skip the following loan suffix(es): __________________________________
I would like to skip my payment for one of the following months
[ ] July [ ]August
I would like my $35 Skip-A-Pay fee (per loan) to be charged to one of the following
[ ] savings [ ] checking [ ] loan [ ] check enclosed
I wish to skip/defer the payment for the month and loan suffix(es) indicated above. I understand that the interest will continue to accrue at the contractual rate of my note(s) and the term will be extended. I understand my account must be current at the time this offer is processed and must be approved by PCU. I understand that a one time processing fee of $35.00 per loan will be charged to the payment option selected above. I also understand that my account must be current and in good standing at the time of the Skip-A-Payment and this offer is subject to approval.

LOCATIONS

GRAND RAPIDS
3767 Sparks Dr
Grand Rapids, MI 49546
BELDING
7473 N. Storey Rd.
Belding, MI 48809

GREENVILLE
534 N. Lafayette
Greenville, MI 48838
HASTINGS
329 N. Michigan Ave.
Hastings, MI 49058

LUDINGTON
266 N. Jebavy Drive
Ludington, MI 49431
KALAMAZOO
4245 Westnedge
Kalamazoo, MI 49008