OCTOBER IS BREAST CANCER AWARENESS MONTH and we’re back to raising money for the cause! This year’s goal is to raise $5,000. All proceeds will be donated to the American Cancer Society that will go towards lifesaving research, education, and care for those who are fighting against cancer today. There are three ways you are able to help us raise money for the cause.

1. Stop into any PCU branch and purchase a Breast Cancer Awareness t-shirts for a minimum donation of $15/each
2. Make a donation at any PCU branch location
3. Visit http://makingstrides.acsevents.org and search for Preferred Credit Union and make a donation online

Have Questions? Please email Marketing@PreferredCU.org

SHOP SMART THIS HOLIDAY SEASON

PCU Platinum Visa
7.99% APR*

*This is the lowest percentage rate available; your APR may be higher depending on your credit history.

UPSIDE DOWN ON YOUR MORTGAGE?

Are you a homeowner who owes as much or more than your home is currently worth? If so, you may be eligible for a HARP refinance. HARP (Home Affordable Refinance Program) was created by the Federal Housing Finance Agency specifically to help homeowners who are current on their mortgage payments, but have little to no equity in their homes to help refinance their mortgage. The program’s application deadline has been extended to September 30th, 2017 allowing more homeowners to take advantage. To see if you qualify to refinance under HARP please call our Mortgage Specialist at 1-800-328-4131 EXT. 116

INTERNATIONAL CREDIT UNION DAY

Thursday, October 20th is International Credit Union Day! Come celebrate the day with us and enjoy apple cider, doughnuts, and coffee at any of PCU branch locations! #ICUday

Preferred Credit Union Mobile App
Available for iPhones and Android devices.

Virtual StrongBox makes life simpler, while making your personal information more secure. Backup all of your most important documents that are laying on your desk or tucked away in drawers, so you can rest assured all of your important documents are safe and secure in your Virtual StrongBox.

Access VSB through It’sME247 under the ‘My Documents’ tab
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 September 2016.

SHARE SAVINGS ACCOUNTS
Share Savings Accounts – A .15% per annual dividend, .15% APY was declared for the third quarter of 2016, paid September 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.

Preferred Credit Union branch locations will be closed in observance of the following 2016 federal holidays:

- Columbus Day | Monday, October 10, 2016
- Thanksgiving | Thursday, November 24, 2016
- Christmas (Observed) | Monday, December 26, 2016
- New Year’s Day (Observed) | Monday, January 2, 2017

Preferred Credit Union Staff and Board members hope you have a wonderful holiday season!

PreferredCU.org | 1.800.328.4131