MATTERS.
Quarterly Newsletter for the members of Preferred Credit Union

APRIL 2017

LOANS ARE IN BLOOM

Get a $1,000 loan with monthly payments as LOW as $87*.

*Loans in Bloom. 7.50% APR for 12 Months. Payments $86.76 per $1,000 borrowed. Must meet loan eligibility requirements. Terms and conditions subject to change without notice. Expiration 5/31/2017. Speak with a team member for more details today.

UPCOMING HOLIDAY HOURS
PCU branches will be closed in observance of the following 2017 holidays:
Memorial Day | Monday, May 29, 2017
Independence Day | Tuesday, July 4, 2017
Labor Day | Monday, September 4, 2017

LESS IS MORE
Consolidating can reduce your payments and increase cash flow which is why Less Truly Is More!
Consolidate your high interest credit cards to our Platinum VISA Credit Card for one low monthly payment. Plus NO Balance Transfer Fee!

For more information call 1-800-328-4131!
CONSUMER LOAN RATES

TITLED VEHICLES 2007 & NEWER
Rates as low as 1.49%**

USED TITLED VEHICLES 2006 & OLDER
Rates as low as 7.50%**

RECREATIONAL VEHICLES 2007 & NEWER
Rates as low as 2.24%**

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 March 2017.

SHARE SAVINGS ACCOUNTS
Share Savings Accounts – A .15% per annual dividend .15% APY was declared for the first quarter of 2017, paid March 2017. 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% - 1.86% 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

All members are invited to attend the annual meeting of Preferred Credit Union. Two openings for board positions will be filled by election.

When: Wednesday, May 3rd 2017 @ 6:30pm
Where: Grand Rapids Branch located at: 3767 Sparks Drive SE Grand Rapids, MI 49546

Refreshments will be served at 6:30pm with the meeting starting at 7:00pm

LET US FINANCE YOUR FUN!

RV LOANS
as low as 4.49% APR*
up to 144 months

APPLY ONLINE TODAY!

*RV Loan Special. Payments $89.95 per $10,000 borrowed. Recreational Vehicle must be 2009 or newer. Must meet loan eligibility requirements. Terms and conditions subject to change without notice. Speak with a team member for more details today.

Low monthly payments, comfortable terms and zero payments for 90 days, plus no loan processing fees!

Preferred Auto Loan. *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. Term and conditions subject to change without notice. See a lender for details.

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

PreferredCU.org | 1.800.328.4131