

PreferredMATTERS.

Quarterly Newsletter for the members of Preferred Credit Union

  OCT. 2017



GO. FIGHT. CURE.

Help us raise \$5,000 for Breast Cancer Awareness Month! 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 3 ways you can help raise money for the cause:

1. Stop in any PCU branch and purchase a Breast Cancer Awareness t-shirt(s) for a minimum donation of \$15/each.
2. Make a donation at any PCU branch location
3. Visit <http://makingstrides.acsevents.org>, search for Preferred Credit Union and make a donation online!

HOLIDAY HOURS

PCU branches will be closed in observance of the upcoming holidays:

Columbus Day | Monday, October 9th, 2017
Thanksgiving | Thursday, November 23rd, 2017
Christmas | Monday, December 25th, 2017
New Year's Day | Monday, January 1st, 2018



Purchase, Refinance and Home Equities

Whether you're looking to purchase your first home, refinance your mortgage or looking to get some extra cash with your home equity we have you covered. Did you know PCU offers several mortgage programs? We also offer competitive rates with flexible terms to help get you into your dream home.



**MEMBERS
HOME AND AUTO**
INSURANCE NETWORK

**A SAFETY MESSAGE FROM
OUR INSURANCE PARTNERS AT
MEMBERS HOME AND AUTO®**

According to research done by the University of Utah, impairments associated with using a cell phone while driving can be as profound as those associated with driving while drunk.

Text messaging is a useful way to communicate quickly, but safety should never be traded for convenience.

- Writing or reading a text message while driving puts your full attention on your phone and not on the road.
- Distracted driving due to mobile devices isn't just a problem with teenagers. Drivers of all ages are susceptible to being dangerously distracted.
- Remember, just because a driver is more experienced does not mean that they can drive more safely while texting, calling or otherwise being distracted by a mobile device.

Join your fellow credit union members who have saved time and money without sacrificing insurance coverage or service. Members Home and Auto® partners with multiple insurance carriers to provide customized, cost-effective coverage solutions for all of your insurance needs.

To request your FREE, no-obligation proposal today, call 877-898-4102 or visit www.membersbridge.com

Your Trusted Connection to Excellent Protection.



INTERNATIONAL CREDIT UNION DAY



Thursday, October 19th is International Credit Union Day! Come celebrate the day with us and enjoy apple cider, donuts and coffee at any of our PCU branch locations! #ICUday

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 September 2017.

SHARE SAVINGS ACCOUNTS

Share Savings Accounts – A .15% per annual dividend, .15% APY was declared for the third quarter of 2017, paid September 2017. This dividend was paid on share savings accounts maintaining a balance of \$50 or more for the quarter.

INTEREST BEARING ACCOUNTS

Preferred Money0.15% - 0.35% APY*

Christmas Club.....0.50% APY*

Investments0.20% - 1.46% APY*

IRA.....0.40% - 1.66% APY*

HSA Savings0.25% - 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.



2017 WINTER

SKIP-A-PAYMENT!

You deserve a break this Holiday Season!

Why not enjoy it to the fullest by skipping a payment on your qualifying PCU loan? For a \$35.00 processing fee, you can skip your loan payment for December or January, freeing up some holiday cheer this season. To skip either your December or January payment, you simply need to complete the form below and return the bottom portion of this letter to the credit union or **process the request online**.

Process your skip-a-pay through online banking! Look for the **SP** next to your loan within It's Me 247. If you process your skip-a-pay online, please do not mail in the signed form below.

Please submit the skip-a-pay request at least five business days prior to your due date. This allows the credit union time to stop any automatic payments for the month skipped.

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

December 2017 January 2018

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.



PreferredCU.org | 1.800.328.4131

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



Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

The staff of Preferred Credit Union and board members hope you have a wonderful holiday season!

