Happy National Credit Union Youth Month!

Every child dreams about their future. Some of those dreams may require money to come true. How do you help your children achieve their dreams?

One way is to help them learn how to save their money. In April, Preferred Credit Union is celebrating Youth Month, which is a program that helps teach and encourage kids to develop good financial habits. Every member under the age of 18 who makes a deposit during the month of April will be entered for a chance to win an Ozobot Evo. Six robots will be given away (one per branch).

The theme this year is “The Science of Saving,” showcasing fun, sci-fi-inspired characters. Science has proven that if you start with small goals, saving your money can become a regular habit. This year’s Youth Month inspires children to begin saving the money they earn so they can attain their dreams of a happy future.

To learn more visit our Youth Accounts page at PreferredCU.org

Ozobot Evo

ONLINE PAYMENTS WITH LOANPAY XPRESS

- Save time and money.
- Make payments anytime and anywhere.
- Make a one-time payment or setup recurring payments.

Getting started is easy. Visit PreferredCU.org/PAY

For Questions Call 1.800.328.4131

MARK YOUR CALENDARS

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

WHEN: Wednesday
May 2nd @ 6:30pm

WHERE: Grand Rapids Branch
3767 Sparks Drive Southeast
Grand Rapids, MI 49546

Refreshments will be served at 6:30pm with the meeting starting at 7:00pm.
CONSUMER LOAN RATES

TITLED VEHICLES 2008 & NEWER
Rates as low as 2.49%**

USED TITLED VEHICLES 2007 & OLDER
Rates as low as 7.50%**

RECREATIONAL VEHICLES 2012 & NEWER
Rates as low as 2.74%**

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 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 2018.

SHARE SAVINGS ACCOUNTS
Share Savings Accounts – A .15% per annual dividend, .15% APY was declared for the first quarter of 2018, paid March 2018. 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.

Live Freely and Drive Happily with our Auto Loan Spring Special!

75 Month Special at 3.89% APR*

*AUTO LOAN SPECIAL. Payments $150.41 per $10,000 borrowed. Restrictions apply. Must meet eligibility requirements. Terms and conditions subject to change without notice. Call 800-328-4131 for more information on this loan. Offer ends April 30, 2018.

COMING SOON

Branch SHRED DAYS

APRIL 13TH, 2018
LUDINGTON 11AM-1PM

APRIL 14TH, 2018
GRAND RAPIDS 9AM-11AM
GREENVILLE 9AM-11AM

MAY 4TH, 2018
KALAMAZOO 10AM-12PM

Personal documents can become an easy target for would-be identity thieves. That’s why we are offering a FREE Shred Day. Bring your personal/confidential papers and have them shredded on-site.