INTERNATIONAL CREDIT UNION DAY
Thursday, October 18th 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

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 to 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!

DOLLARS AND $ENSE
Healthcare Marketplace Open Enrollment is fast approaching! Did you know that Kurt from Money Concepts is certified to assist you with your 2019 healthcare enrollment? Whether on or off the marketplace, open enrollment is from November 1st - December 15th, unless you qualify for a SEP (Special Enrollment Period). Call Kurt at 616.588.6843 and set your appointment to enroll for your 2019 coverage today!

HOLIDAY HOURS
COLUMBUS DAY | Monday, Oct. 8th, 2018 CLOSED
THANKSGIVING | Thursday, Nov. 22nd, 2018 CLOSED
CHRISTMAS EVE | Monday, Dec. 24th, 2018 9AM - 1PM
CHRISTMAS DAY | Tuesday, Dec. 25th, 2018 CLOSED
NEW YEAR’S EVE | Monday, Dec. 31st, 2018 9AM - 1PM
NEW YEAR’S DAY | Tuesday, Jan. 1st, 2019 CLOSED

$100 CASH REWARD WITH EACH NEW LINE*
Another BENefit of membership!
Visit LoveMyCreditUnion.org/Sprint to calculate your cash rewards. *Restrictions apply.

All Securities through Money Concepts Capital Corp - Member FINRA / SIPC. Investments are not NCUA insured. No credit union guarantee. May lose value. Preferred Credit Union is not affiliated with Money Concepts Capital Corp.

PCU now offers Apple Pay, Google Wallet and Samsung pay!
CONSUMER LOAN RATES

TITLED VEHICLES 2011 & NEWER
Rates as low as 3.24%**

USED TITLED VEHICLES 2010 & OLDER
Rates as low as 8.25%**

RECREATIONAL VEHICLES 2011 & NEWER
Rates as low as 3.49%**

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 7.75%**

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 2018.

SHARE SAVINGS ACCOUNTS
Share Savings Accounts – A .15% per annual dividend, .15% APY was declared for the third quarter of 2018, paid September 2018. This dividend was paid on share savings accounts maintaining a balance of $50 or more for the quarter.

INTEREST BEARING ACCOUNTS
Preferred Money ........0.25% - 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.

2018 WINTER SKIP-A-PAYMENT!

Skip your loan payment and have one less thing to worry about this holiday season.

For a $35.00 processing fee, you can skip your loan payment for December or January, freeing up some holiday cheer. 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 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.

[ ] December 2018   [ ] January 2019

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.

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