Check Your Statements!

$200,000 CASH BONUS DIVIDEND was paid to our Members in March.

Thank you for making us your Preferred Financial Partner!

HOME EQUITY LOAN

NO Appraisal and ZERO Fees!

Must meet loan eligibility requirements. Terms and conditions subject to change without notice. Speak with a team member for more details. Expiration 6/30/2019. NMLS# 706733

MARK YOUR CALENDARS

All members are invited to attend the annual meeting of Preferred Credit Union.

WHEN:
Wednesday, May 1st @ 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 2011 & NEWER
Rates as low as 2.74%**

USED TITLED VEHICLES 2010 & OLDER
Rates as low as 8.00%**

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 8.00%**

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 2019.

SHARE SAVINGS ACCOUNTS
Share Savings Accounts – A .15% per annual dividend, .15% APY was declared for the first quarter of 2019, paid March 2019. 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.

Branch SHRED DAYS

MAY 10TH, 2019
KALAMAZOO 11AM-1PM

MAY 11TH, 2019
GRAND RAPIDS 10AM-12PM
GREENVILLE 10AM-12PM

MAY 17TH, 2019
LUDINGTON 11AM-1PM

MAY 18TH, 2019
HASTINGS 10AM-12PM

TRUCK ON SITE

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.

PCU VISA® CREDIT CARD REWARD POINTS

Use your credit card for all your purchases big and small. From groceries to fuel to utility bills, your everyday purchase will really pay off. You will earn 1 point for every $1 spent.

WHERE WILL YOUR POINTS TAKE YOU?

PCU VISA® CREDIT CARD
Available for iPhones and Android devices.

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