Youth Members
It’s back to school season!

In August make a deposit into your PCU Youth Savings Account to enter yourself in for a chance to win a $500 Scholarship for the classroom of your choice! AND...

While you’re here, pick up your FREE water bottle filled with some cool school supplies at any PCU branch location.

*School Supplies available while supplies last. Six $500 classroom scholarships to be awarded, one per PCU branch location. Scholarships limited to PCU youth members attending K - 12th grade fall of 2019. Each deposit counts as one entry, limit one entry per day per account. No purchase necessary. Speak with a team member for details. Valid 8/1/19 - 8/31/19. Winners to be selected September 2019.

CardNav
Protect against Debit and Credit Card fraud and misuse - in real time - via your smartphone.

- Turn cards on, off, and back on again, in seconds.
- Use GPS to control transactions within a designated location.
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To learn more about CardNav visit PreferredCU.org/CardNav

Don’t have a card with us? Call 1.800.328.4131 today or visit www.PreferredCU.org.

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CONSUMER LOAN RATES

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

USED TITLED VEHICLES 2010 & OLDER
Rates as low as 5.74%**

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 June 2019.

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

Why not enjoy summer 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 July or August, freeing up some cash for that much needed summer vacation, or whatever you choose to spend it on. To skip either your July or August 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 blue button 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.

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
[ ] July [ ] August
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.

cut & return

REMINDER: It is important that you never provide personal information in response to an unsolicited request. Preferred Credit Union will not ask for your password, social security number, or account numbers through email, text message or by phone. When you call us, we will verify your account information through asking a series of verifying questions.

Preferred Credit Union Mobile App
Available for iPhones and Android devices.
PreferredCU.org 1.800.328.4131

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government National Credit Union Administration, a U.S. Government Agency