Breast cancer is the most common cancer for women in the USA. Did you know about 1 in 8 women will be diagnosed with breast cancer? Ways you can reduce your risk: regular exercise, don’t smoke, drink less alcohol and always do an annual mammogram.

Together we can make a difference. Help us raise proceeds for the American Cancer Society that will go towards lifesaving research, education, and care for those who are currently fighting against cancer today.

THERE ARE 3 WAYS THAT YOU CAN HELP RAISE MONEY:
1. Stop in any PCU branch location and make a donation
2. Visit PreferredCU.org/BCA and make a donation online
3. Stop into a PCU branch and purchase a 2019 Breast Cancer Awareness T-Shirt for a minimum donation of $15/each.

Got Questions? Give us a call 800.328.4131

Breast cancer statistics from the American Cancer Society at Cancer.org

**INTERNATIONAL CREDIT UNION DAY**

Thursday, October 17th is International Credit Union Day! Come and celebrate the day with us and enjoy apple cider, donuts and coffee at any of our PCU branch location! #ICUday

**Holiday Hours**

<table>
<thead>
<tr>
<th>Holiday</th>
<th>Date</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>COLUMBUS DAY</td>
<td>Monday, Oct. 14th, 2019</td>
<td>CLOSED</td>
</tr>
<tr>
<td>THANKSGIVING</td>
<td>Thursday, Nov. 28th, 2019</td>
<td>CLOSED</td>
</tr>
<tr>
<td>CHRISTMAS EVE</td>
<td>Tuesday, Dec. 24th, 2019</td>
<td>9AM - 1PM</td>
</tr>
<tr>
<td>CHRISTMAS DAY</td>
<td>Wednesday, Dec. 25th, 2019</td>
<td>CLOSED</td>
</tr>
<tr>
<td>NEW YEAR’S EVE</td>
<td>Tuesday, Dec. 31st, 2019</td>
<td>9AM - 1PM</td>
</tr>
<tr>
<td>NEW YEAR’S DAY</td>
<td>Wednesday, Jan. 1st, 2020</td>
<td>CLOSED</td>
</tr>
</tbody>
</table>

**HEALTHCARE MARKETPLACE OPEN ENROLLMENT**

Healthcare Marketplace Open Enrollment is fast approaching! Did you know that Kurt from Money Concepts is certified to assist you with your 2020 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 2020 coverage today!

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.
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 September 2019.

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

REMEMBER: 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

For a $35 processing fee, you can skip your loan payment for December or January, freeing up some cash for the holiday 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 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 2019   [ ] January 2020

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 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.

Preferred Credit Union
Your saving 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