



NOW IS THE TIME TO REFINANCE YOUR HOME! RATES HAVEN'T BEEN THIS LOW IN YEARS!

Increase the Value of Your Home

TLC HOME IMPROVEMENT LOAN

6.99%^{APR*}
60 MONTH TERM



*TLC Home Improvement Loan. 6.99% is the lowest rate available. Your rate may be higher depending on your credit score. Payments are \$19.80/\$1,000 borrowed. Must meet loan eligibility requirements. Terms and conditions subject to change without notice. Speak with a team member for more details.

EXPERIENCE FREEDOM ON THE GO!

Download our Free Mobile Banking App by searching Preferred Credit Union in the app store today.

Mobile Banking

- Remote Deposit
- Travel Notifications
- Make Loan Payments
- Live Card Control
- Apply for Loans and much more

Online Banking

- Transfer Funds
- Free eStatements
- Make Loan Payments
- Bill Pay and much more


PREFERRED REWARDS

Enjoy rewards from travel to gift cards to merchandise & beyond.

WHERE WILL YOUR POINTS TAKE YOU?



Visit PreferredCU.org/creditcards

 This card is issued by Preferred Credit Union pursuant to a license from Visa USA Inc.

CONSUMER LOAN RATES

TITLED VEHICLES 2012 & NEWER

Rates as low as 2.74%**

USED TITLED VEHICLES 2011 & OLDER

Rates as low as 3.49%**

RECREATIONAL VEHICLES 2012 & NEWER

Rates as low as 3.29%**

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 8.25%**

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 2020.

SHARE SAVINGS ACCOUNTS

Share Savings Accounts – A .15% per annual dividend, .15% APY was declared for the first quarter of 2020, paid March 2020. This dividend was paid on share savings accounts maintaining a balance of \$50 or more for the quarter.

INTEREST BEARING ACCOUNTS

Preferred Money0.25% - 0.35% APY*
Christmas Club0.35% APY*
Investments0.20% - 1.46% APY*
IRA0.40% - 1.66% APY*
HSA Savings0.25% - 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.

ANNUAL MEETING

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

WHEN: Wednesday, May 13th, 2020

WHERE: Grand Rapids Branch, 3767 Sparks Dr. SE, Grand Rapids, Michigan 49546

Refreshments will be served at 6:30PM with the meeting starting at 7:00PM.

In accordance with Article V, Section 2(A) of the bylaws of this credit union the nominating committee has nominated the following members for election to the board of directors: Gaylen Demarest and Tom Powers

Branch SHRED DAYS

Truck On Site for all Locations!

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. **Due to recent events the branch shred days may change to September, to keep up to date please visit PreferredCU.org/branch-shred-days/.**

KALAMAZOO BRANCH

Friday, May 8th 2020 from 11:00AM to 1:00PM

GREENVILLE BRANCH

Saturday, May 9th 2020 from 10:00AM to 12:00PM

LUDINGTON BRANCH

Friday, May 15th 2020 from 11:00PM to 1:00PM

GRAND RAPIDS BRANCH

Saturday, May 16th 2020 from 10:00PM to 12:00PM

HASTINGS BRANCH

Saturday, May 16th 2020 from 10:00PM to 12:00PM



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



PreferredCU.org | 1.800.328.4131

