



# Member insight

WINTER | 2017



## Save the Date! 2017 Annual Meeting

### Join Us for a Private Screening of **BEAUTY AND THE BEAST** SATURDAY, MARCH 25, 2017

Our 2017 Annual Meeting will be held at the Larry H. Miller Megaplex Theater at the Valley Fair Mall in West Valley City on Saturday, March 25, 2017. Please join us for our annual business meeting at 11 am (check-in will begin at 10:45 am) and a private screening of Disney's Beauty and Beast that will begin showing at 12:30 pm. Tickets are \$5 per member and attendees will receive one ticket to the screening with a complimentary gift card to concessions from P&S Credit Union (a combined value of \$18.25). Tickets for non-member attendees will be \$18.25 per person. Although we have reserved a whole theater for this private screening, please note that there is limited seating available and seats could potentially sell out. Seating is reserved and will be disbursed on a first come, first served basis. If the option is available, tickets will be sold at the door the day of the event for \$10 per member and \$18.25 per non-member. **Please RSVP by March 10, 2017.**

*Win great prizes in our member participation giveaway sponsored by P&S Credit Union!*

## P&S CREDIT UNION HAS PARTNERED WITH SIMPLYCREDIT

*A New Credit Card Consolidation Service Offered Exclusively to OUR Members!*

Do you ever wonder why you just can't seem to get out of credit card debt? It's because most of your payments are designed to only pay the interest—keeping revenue flowing in big card companies pockets, while keeping you still in debt. For this reason, P&S Credit Union is excited to announce our partnership with SimplyCredit, a best-in-class card consolidation program that will help you refinance your credit card debt and protect you from the pitfalls that come with modern day cards.

SimplyCredit pays off your credit cards in full every month, while sweeping the balances into a low rate line that

will be held with P&S Credit Union. You'll keep your cards—continuing to earn potential rewards and points—while refinancing your balances to the lowest rate possible. You'll receive a fixed rate credit line, with simple interest, starting as low as 4.99%\* APR. You'll never be at the mercy of high interest rate cards again!

Every day that goes by you accrue more and more interest on your current debt. Break free of this cycle and give us a call to learn more. Or go to [pandssimplycredit.org](http://pandssimplycredit.org) to sign up using the invite code: **PandSCredit**.

\*APR = Annual Percentage Rate.  
Subject to credit approval.



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**WHERE PEOPLE & SERVICE MATTER!**



## HAVE YOU HEARD? P&S has 3 GREAT Reasons to Get Your Loan with Us!

### \$25 Gift Card on Pre-Approved Loans

Get pre-approved for P&S Credit Union financing and go shopping! Then, when you come back to close your loan, receive a \$25 gift card!

### \$50-\$100 Gift Card on Refinanced Loans

Finance your loan somewhere else? It's not too late! Refinance with P&S and receive a \$50 gift card on loan amounts of \$10-\$20K. Receive \$100 when its \$20K+!

### Best Rate Guarantee

We'll do what we can to match (and in many cases even beat!\*) outside rates and/or terms. Know that you got the best possible financing available, check with P&S Credit Union!

\*Competitor's rates must be verifiable, may not fall below P&S Credit Union's floor rates and are subject to credit approval.

**We Want Your Loans!**  
*Apply Today!*

## BRANCH CLOSURES

New Year's Day: Monday, January 2  
Martin Luther King Day: Monday, January 16  
Presidents' Day: Monday, February 20

### REMEMBER:

You can visit P&S through Mobile or Online Banking even when our branch is closed! We are also members of the CO-OP Shared Branch Network. Visit a location near you and perform P&S transactions just as if you were in our own lobby! To find one close to you, click on "Find a Shared Branch" at [PANDSCU.org](http://PANDSCU.org).

## DIVIDENDS & RATES

Share Dividends are declared by the Board of Directors and paid quarterly.

### SHARE DIVIDENDS - for Oct., Nov., and Dec. 2016

Share Savings:	.10% APY
Certificate of Deposit (6 Months):	.20% APY
IRA (Traditional):	.25% APY

Loan Rates quoted below are P&S Credit Union's best rates, are subject to credit approval and may change at any time.

### LOAN RATES - as low as

New/Used Auto Loans:	2.59%/2.89% APR
New/Used RV & Boat Loans:	4.75%/4.99% APR
VISA® Credit Cards:	9.99% APR
Personal Loans:	7.99% APR
Home Equity Line of Credit:	3.90% APR

\*Additional Real Estate Loans: 1st Mortgages, 2nd Mortgages and Building Lot Loans, can be found online at [PANDSCU.org](http://PANDSCU.org).

## Employee Spotlight

### Betty Harward A Trusted Source!



P&S Credit Union has always believed in our mission of making your credit union a place, "Where People and Service Matter!" And because we do, we find great satisfaction in introducing the people who help ensure that this mission actually comes true for our membership. Therefore, meet Betty Harward, P&S Credit Union's Loan File Auditor.

With over 20 years working in credit unions, Betty is a trusted source that helps make P&S Credit Union stronger for our members. Working behind the scenes for the past three years, her role ensures compliance with applicable loan policies and regulation and assists in identifying areas where corrective action is required. These actions help to strengthen and improve the overall quality of P&S Credit Union, which in turn, allows us to focus on our members and enhance our commitment to service.

Betty has long been married to Layne, and together they have four children. Three of the four remain close by with their own growing families, while one currently lives in Seattle, WA. She has 14 grandchildren, with five great-grandchildren, and her joy is planning family gatherings so they can spend their holidays together when they can. When Betty finds that she needs to slip away for a spell, she loves sneaking off to her second home located in Wayne County down by Capitol Reef National Park.

At P&S, we're proud of our diverse and knowledgeable employees, valuing each and every one of their unique strengths. This employee spotlight is a tribute to her hard work and dedication and a way to let Betty know just how much we appreciate her. Betty, we admire your work ethic and couldn't be prouder to have you working with us at P&S Credit Union.



### PRIVACY POLICY:

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your information at [PANDSCU.org](http://PANDSCU.org) or we will mail you a free copy upon request if you call us at (801) 973-0575.

