



Member insight

SUMMER 2015

- ✓ **Loan Approved.**
- ✓ *Life Improved!*



The Possibilities are Endless with our **NEW! Home Equity Line of Credit**

What's next on YOUR list?
Education financing? Medical payments?
Debt consolidation? A wedding?
Home improvement? Or something else?

Rates as low as
3.65%*
APR

- Low, variable rates based on Prime and approved credit.
- Fully customizable! You choose the draw period (up to 10 years) and the length of term for payback (up to 20 years).
- Generous credit limits! Receive up to 85% LTV.
- \$10,000 minimum credit amount required.
- Interest accumulates only on the amount you use and may be tax deductible! (Verify with your tax advisor.)
- Minimal costs involved. No points or application fees!

Apply today at PANDSCU.org, or call us at (801) 973-0575.

== \$100 CASH == IN YOUR **POCKET**

*When You Refinance an Auto or RV
 Loan with P&S Credit Union!*

New Autos as Low as
2.59%*
APR

Used Autos as Low as
2.89%*
APR

NO PAYMENTS FOR 90 DAYS!

Loan Payment Too High?

Refinance with P&S, lower your monthly payments
 and begin saving instantly on interest!

- Loan amount must be \$10,000, or greater.
- We'll match your rate (as low as 1.59%)
 or give you \$100 — you choose!

Apply today!

PANDSCU.org
 (801) 973-0575

APR = Annual Percentage Rate. Rates advertised are best rates, subject to credit approval. P&S Credit Union Auto and RV Loans are excluded from this offer. Loans must be from another financial institution or dealer.





3 Credit Union Tips Every Member Should Know

Notify us as a part of your travel plans if you plan to use your P&S debit or credit card for traveling. Spending pattern changes will alert our fraud system and can place a hold on your card(s). When we are aware of your plans, we can alert the system and help over-ride potential frozen accounts.



It just takes one transaction a year to keep your P&S Credit Union account active. Don't fall into dormancy and have to pay a quarterly \$5 fee. Make a deposit or withdrawal on your account today!

Authorizing a third party to deposit or withdraw funds to/from your P&S Credit Union account requires both our routing number (#324079063) and your full account number. A routing number is a 9-digit code that identifies P&S Credit Union as a financial institution. This code is used to process direct deposits, wires and other electronic transfers through the Automated Clearing House (ACH).



If you have questions regarding any of the above tidbits or are interested in adding some of these products or services to your account, please contact us at: (801) 973-0575, toll-free, (877) 973-0575, or via email, memberservices@pandscu.org.

Low RV, Boat, and ATV Rates Offered

Low loan rates can make it easier for you to own the RV, ATV, or personal watercraft you've always wanted.

4.75% APR* New | 4.99% APR* Used



Adventure awaits! Submit a loan application at PANDSCU.org, stop by our local branch, or give us a call at (801) 973-0575.

HOLIDAY CLOSURES

Independence Day: **Friday, July 3 (Observed)**
 Pioneer Day: **Friday, July 24**
 Labor Day: **Monday, September 7**

Remember: You can visit our Virtual Branch via mobile or online even when our branch is closed! We are also members of the CO-OP Shared Branch network. You can visit a location near you and perform P&S transactions just as if you were in our own lobby! Find one near you, click on "Find a Shared Branch" at PANDSCU.org.

Employee Spotlight

Susan Marietta: A Courageous and Positive Example

Susan Marietta has been a valuable asset to P&S Credit Union since she started in the Summer of 2013. Prior to her employment, "Sue" volunteered one year serving as a Board Member after the previous credit union she worked with for 27 years merged with P&S. Her friendly, positive nature is displayed in every transaction and has quickly helped move her through many departments, from Member Services and Collections, to most recently in Loans. She thoroughly enjoys "working with members, answering their questions and obtaining happy outcomes." When she is not working, Sue loves to stay busy and enjoys time with her family. She has four adult children (including a set of twins) and three beautiful granddaughters. Never does a moment go by that she doesn't appreciate the time they've spent together for Sunday dinner gatherings or the fun they've had while traveling in National Parks. Sue also loves gardening and finds joy in weeding her small backyard vegetable garden, and getting creative with her potted plants and succulents. But most importantly... Sue is a stage three breast cancer survivor, since December of 2011. She says, "I love identifying with the members that come in and know I have survived breast cancer. There is no greater joy than giving hope and providing assistance to someone that may be in need." We couldn't agree more, Sue! We'd like to both congratulate you and thank you. Your courage and positive attitude is overflowing and is certainly something that is admired here at P&S Credit Union.



DIVIDENDS & LOAN RATES

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

SHARE DIVIDENDS - for April, May and June 2015

Share Savings:	.15% APY
Certificate of Deposit (6 Months):	.25% APY
IRA (Traditional):	.50% APY

Loan Rates quoted 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% APR / 2.89% APR
New / Used RV & Boat Loans:	4.75% APR / 4.99% APR
Personal Loans:	7.99% APR
VISA® Credit Cards:	9.99% APR
Home Equity Line of Credit*:	3.65% APR

* Additional Real Estate Loans: 1st Mortgages, 2nd Mortgages & Building Lot Loans, can be found online at PANDSCU.org.



Federally insured by NCUA.
 Equal Housing Opportunity.

©2014 P&S Credit Union. The information in this newsletter is as current as possible; however, the Credit Union reserves the right to add, change or delete services, and all dividends, rates and terms are subject to change without notice. Please call P&S Credit Union or visit pandscu.org to verify.