



# Member insight

FALL | 2016



## Home Equity Credit Line

*It's Your HELOC. You Choose!*

**0%** Intro APR for 3 Months or... **\$0** Costs on Your Appraisal Fee

Use it Whenever, for Whatever and Only Pay on Your Actual Advance! Apply Today: (801) 973-0575!

- Fully customizable! You choose the draw period (up to 10 yrs) and the length of payoff (up to 20 yrs).
- Low, variable APRs\* based on Prime and approved credit. (\$10,000 minimum amount required.)
- Interest accumulates only on the amount used and may be tax deductible! (Consult a tax advisor.)
- Minimal costs involved with generous credit limits. Receive up to 85% LTV!

*Make home improvements, pay for school, take a vacation, consolidate debt, pay a few bills, or do something else!*

\*APR=Annual Percentage Rate. Actual loan rate will be based upon the borrower(s) creditworthiness. Rates are variable, based on Prime and may be subject to change without notice. All P&SCU real estate loans are subject to income verification and credit approval. Contact a Loan Officer for full details on the rates, terms, fees and conditions that may apply. Expires 12/31/16.

## OUR BEST RATE GUARANTEE JUST GOT BETTER!

Find better rates or terms somewhere else? Be sure to check with P&S Credit Union. In many cases we'll not only match that rate, but quite often... beat it too! We'll even match their terms – it's a win-win! Contact us or visit our website at [pandscu.org](http://pandscu.org) for details.

## FRIGHTMARES! Lagoon

Great news! You can still purchase Lagoon passes with P&S and **save \$16.50 per passport** at the low price of \$41 (including tax)! Valid for FRIGHTMARES, this is the best price you'll find anywhere! Hurry though, we only have a limited supply and won't be ordering any more this year. Enjoy the thrills of the season and stop by to purchase. Visit [lagoonpark.com](http://lagoonpark.com) or call us at (801) 973-0575 for details.



*It's What Fun Is!*

ATVS  
BOATS  
MOTORCYCLES  
WATERCRAFT  
RVs & MORE!



Special Rates as Low as  
**2.75%** APR  
for 2016-2017 models  
2.99% APR for 2008-2015 models



[www.PANDSCU.org](http://www.PANDSCU.org) | (801) 973-0575

WHERE PEOPLE & SERVICE MATTER!

## Member Spotlight

### Meet Jason and Cindy Warner!



Jason and Cindy Warner joined P&S Credit Union a couple of months ago when they decided they wanted to obtain the funds to help purchase their beloved new RV. Both Jason and Cindy are active members of Local Union 140 (in fact, Jason currently holds the Vice President position, while Cindy was just put in as the new President of the Women's Auxiliary) and it is through this association that they had come to learn of P&S Credit Union. Ready to make a purchase, they decided to give the Credit Union a chance to earn their business.

With their great credit, combined with our great rates, Jason and Cindy have since come to wonder why it is that they didn't seek out P&S earlier. Comparing previous "painful" experiences with a large local bank, Jason commented on how simple and easy the loan process was at P&S Credit Union. They've since come to know a few employees and further stated that they really enjoy the friendly, "hometown" feeling one gets when visiting.

Jason and Cindy recently celebrated their 14th wedding anniversary and are the proud parents of three boys: Riley (9), Halen (7), and Abbott who is almost 5! They, of course, love camping and frequenting one of their favorite spots at Starvation Reservoir. Jason also plays music and has been the member of many bands. He stated many of his fellow Union members have seen him play, but is hopeful that someday he can "sucker the electricians!"

We've certainly loved getting to know Jason and Cindy. We value the opportunity they have given us in trusting P&S Credit Union as a financial partner and are hopeful the relationship continues to grow. We will do all that we can to make our service matter. Thank you, Jason and Cindy, for your membership. We certainly appreciate your support.

## DIVIDENDS & RATES

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

### SHARE DIVIDENDS - for July, August, September 2016

Share Savings:	.10% APY
Certificate of Deposit (6 Months):	.25% APY
IRA (Traditional):	.40% 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: (Special Rate!)	2.75%/2.99% 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).

## HOLIDAY CLUB: CHRISTMAS SHOPPING IS IN THE BAG!

Members that currently have a Holiday Club Account will start to receive disbursements, beginning Nov. 1st. Note that payroll deductions and automatic transfers won't stop being deposited after funds are dispersed. Your deductions continue, so you continue to save for the next holiday season!



Contact us to start your Holiday Club Account today!

## BRANCH CLOSURES

Columbus Day:	Monday, October 10
Veterans' Day:	Friday, November 11
Thanksgiving Day:	Thursday, November 24
Christmas Day:	Monday, December 26 (Observed)
New Years' Day:	Monday, January 2 (Observed)

**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).

## 60th ANNIVERSARY NEWS

### FREE Gift! Especially for You!



Remember the Loan Certificate valid for .60% OFF any consumer loan that every member received back in April? Don't forget to use it! What an opportunity to save! In celebration of our 60th year, we wanted to give back to members where we felt you would appreciate it most--in the pocket book with a great loan rate! It is because of you, our members, that we have been around since 1956! Take advantage of your discount today. (Or be sure to pay it forward and share it!) Can't find yours? Contact Donna (ext. 205), we're sure she can help you out!

### Congratulations \$60 Winners!



In honor of our 60th year, we're giving away monthly \$60 Cash Prizes! The more you use P&S, the more opportunity to win! For more information, contact us at (801) 973-0575. Thank you to all for your support and congratulations to:

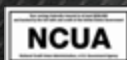
June	July	August
Thomas Escobedo	Brenda Warmoth	Christian Northrup

### Membership Appreciation Days!



Please join us for our final three days of Membership Appreciation in regards to our 60th Anniversary Celebration! We'd love to see all of you and always have fantastic treats to share! Stop by our branch location on:

October	November	December
Thursday, 10/20	Thursday, 11/10	Monday, 12/5



### 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.