



Member insight

FALL | 2017



HOME EQUITY CREDIT LINE

*Save money, the way you choose.
Put more money in your pocket.*

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

For a limited time, P&S is offering members the chance to obtain a Home Equity Credit Line with our great rates PLUS pay a 0% introductory rate (for 3 months), or receive an appraisal at no cost. It's your choice!

P&S Home Equity Credit Lines are...

- Fully customizable! You choose the draw period (up to 10 yrs) and the length of payback (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! Use it whenever, for whatever and only pay on your actual advance! Apply today! Contact a Loan Officer at (801) 973-0575.

*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 12/31/17.

FRIGHTMARES! Lagoon

Great news! You can still purchase Lagoon passes with P&S and **save over \$20 per passport** at the low price of \$42.50 (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 or call us at (801) 973-0575 for details.



It's What Fun Is!

LOAN SPECIAL LOAN SPECIAL LOAN SPECIAL LOAN SPECIAL LOAN SPECIAL

Save Your Bucks! RECREATIONAL VEHICLE LOANS



ATVs, BOATS, MOTORCYCLES
WATERCRAFT, RVs & MORE!

Special Rates as Low as

2.75% APR

for 2017-2018 models
2.99% APR for 2009-2016 models



www.PANDSCU.org | (801) 973-0575

WHERE PEOPLE & SERVICE MATTER!

HOLIDAY SAVINGS CLUB

Your Christmas is in the Bag!



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

*Sign up for next year!
Call: (801) 973-0575*

BRANCH CLOSURES

Columbus Day:	Monday, October 9
Veterans' Day:	Friday, November 10
Thanksgiving Day:	Thursday, November 23
Christmas Day:	Monday, December 25
New Years' Day:	Monday, January 1

REMEMBER: You can visit P&S with 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.

Shop. Swipe. Sign & Save! VISA® Credit Cards from P&S Credit Union

At P&S Credit Union we are all about saving our members money! Stop paying a high interest rate for your credit card from a big bank and make the switch to our VISA® Credit Card. Receive the purchasing power you need, with the benefits you deserve!

- Rates as low as 4.99% APR on purchases AND balance transfers
- Generous unsecured credit limits up to \$10,000
- No annual fee or balance transfer fees

Already an existing P&S VISA® Credit Card holder? Transfer a high interest balance and benefit from the same 4.99% APR rate for 12 months and enjoy no transfer fees!



Apply today and get ready to shop 'till you drop!

Visit our office, call (801) 973-0575 or go to PANDSCU.org for more details.

DIVIDENDS & RATES

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

SHARE DIVIDENDS - for July, August, September 2017

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: (Special Rate!)	2.75%/2.99% APR
VISA® Credit Cards: (Special Rate!)	4.99% APR
Personal Loans:	7.99% APR
Home Equity Line of Credit:*	4.40% APR

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

Questions? Call us at (801) 973-0575 for assistance!

Employee Spotlight

Meet Courtney James!



Early this year, Courtney James joined P&S Credit Union in our accounting and operations departments. Though she says she is relatively new to financial services, Courtney is quite familiar with the credit union movement and is proving quickly to pick up the philosophy of "People Helping People." She has enjoyed getting to know many of our members — and already considers them friends. She appreciates the trust and patience they place in her as she learns to handle their financial transactions. Courtney brings a great deal of service experience with her, having worked for many years in the retail industry. Her customer service, friendly demeanor and beautiful smile have already definitely been noticed.

Courtney was born and raised in Grantsville, UT. She attended Utah State University in Logan, for a short while, working on an Associates degree. She returned to take time and decipher exactly where, and in what, she would like to finalize a Bachelor's degree. Courtney is an avid reader and enjoys traveling, most notably to Europe. Having been to Italy and England, she's caught the bug, and can't wait to return and explore. Please join us as we welcome Courtney James to the family 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 or we will mail you a free copy upon request if you call us at (801) 973-0575.