



# Member insight

SPRING 2015

## Shop. Swipe. Sign and Save! P&S VISA® Credit Card Special

Saving money matters!  
So charge up your savings  
with a P&S VISA® Classic  
Credit Card. You'll receive  
the purchasing power you  
need – and all the benefits  
you deserve!



### P&S VISA® Offers:

- No annual fee
- Introductory rate as low as 4.90% APR\*
- Generous credit limits up to \$10,000\*
- 24/7 online account access
- Accepted worldwide
- And much, much more!

Rates as low as  
**4.90%**  
APR

Take advantage of a limited time offer and shop 'til you drop!  
Simply apply at [PANDSCU.org](http://PANDSCU.org) or call us at (801) 973-0575 or toll-free: (877) 973-0575. You can also visit our branch office to speak with one of our friendly Loan Officers.

### Already have a P&S VISA® Credit Card?

TAKE ADVANTAGE OF OUR LIMITED TIME

## \$0 FEE BALANCE TRANSFER

AND BENEFIT FROM RATES AS LOW AS 4.90% APR\*

\*APR = Annual percentage rate and is based on approved credit and existing unsecured loan amounts with P&S. Special introductory rate is for new VISA® cardholders or for balance transfers with existing cardholders. After 6 billing cycles, the rate reverts to our standard rate as low as 9.99% APR.

## Did YOU Know that P&S Offers Mobile Banking?



We do! And if you use Virtual Branch Online Banking you can easily access your account on the go with P&S Credit Union's Mobile Money. **Just search for and download our Mobile Money "TouchBanking" app, that is powered by Fiserve, on your iPhone, iPad or Android mobile device.** Then simply log in and accept the terms and conditions using your Virtual Branch logon ID, security code and questions.

With the Mobile Money TouchBanking app you can do everything you would do from home:

- ✓ View account balances
- ✓ Make transfers between accounts
- ✓ Pay bills if you are signed up for Bill Pay
- ✓ Transfer funds using Popmoney



**Can't find the app?** Just sign up for the service from within Virtual Branch Online Banking:

- ✓ Login in to Virtual Branch Online Banking
- ✓ Click on the "Self Service" tab
- ✓ Click on the "Mobile Money" link
- ✓ Enter a phone # to receive a direct download link

**Don't have a smartphone?** Sign up for either of the Mobile Money text messaging or text alert applications. To sign up for these, you will need to login in to Virtual Branch Online banking and follow the set of instructions listed above, but toggle "text banking," "alert messaging," or both prior to proceeding.

**NOT CURRENTLY ENROLLED IN VIRTUAL BRANCH ONLINE BANKING?** To self enroll, simply visit [PANDSCU.org](http://PANDSCU.org) and click on "Enroll Now" in the Virtual Branch Online Banking header of any website page, or contact the Credit Union at (801) 973-0575 or toll-free: (877) 973-0575 for help.

## Notice: P&S Credit Union is Now Closed on Saturday

As of April 1, 2015, P&S Credit Union is no longer open for business to serve members on Saturdays. However, we are excited to serve you better throughout each week, completely and fully staffed. We are a member of the CO-OP Shared Branch network where you can visit a location near you and perform P&S transactions just as if you were in our own lobby. Many are available to serve your Saturday needs and you can find a convenient location near you by visiting [PANDSCU.org](http://PANDSCU.org). (Click on "Find a Shared Branch" on the home page.) You can also check account information and transfer funds, 24/7 through Virtual Branch Online Banking or Mobile Money TouchBanking as well. We apologize for any inconvenience. Please let us know if you have any questions.

## 2015 Annual Meeting Highlights

### Fun, Food and Bowling!

#### Your 2015 Board of Directors

Rex Sorenson  
Kelly Baker  
Lynn Watterson  
Susan Wernli  
Rick Buchanan  
Dan Milano  
Steven Christensen

On Friday, March 27th, P&S held its 59th Annual Meeting at Fat Cats and the The Pizza Factory in Salt Lake City, UT. Many

members, their families, volunteers, staff, and management mingled, dined and enjoyed a fun night of bowling. It was a great time had by all. Thanks to all those who attended and making it a success!

#### INTERESTED IN VOLUNTEERING?

We'd love to have you participate on our Supervisory Committee. Please notify us of your interest or request more information via email to: [supervisory@pandscu.org](mailto:supervisory@pandscu.org).



## HOLIDAY CLOSURES

Memorial Day: Monday, May 25  
Independence Day: Friday, July 3 (Observed)

**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](http://PANDSCU.org).

## Member Spotlight

### Jim & Connie Miller: "We Just Love the Credit Union!"

P&S Credit Union loves shining a light on our members and takes great pride in providing you with superior service. We're member owned, so it just makes sense to try and take care of those who contribute to our success. This month we'd like to recognize members Jim and Connie Miller...



Members since 1982, Jim and Connie joined the Credit Union through Jim's original membership in Plumbers and Steamfitters Local Union #19. Over the years, they watched both the Credit Union and Local grow as they added the members of Local #57 and #348 to become U.A. Local 140 Pipefitters, Plumbers, HVAC & R. Since then, they have come to truly value the relationship they've built with P&S Credit Union. "We absolutely LOVE the ladies in the office and have come to consider them as our friends," says Connie. "It's not as often as I used to, but I will make the drive all the way from Sandy just to see them. We just love the Credit Union!" So much so that Jim and Connie have built a legacy around it – enrolling each one of their four children as members. All of whom are married and still members of P&S Credit Union today. These days, Jim continues to work as a Division Manager in the refrigeration, heating and air industry and Connie passes time with a love for scrapbooking. When they can, they both love to sneak away to see the sights and are particularly fond of those they've seen in Europe – especially in Florence, Rome, Venice and Paris!

Thank you, Jim and Connie, for your continued friendship, loyalty and support of the Credit Union. It goes without saying, that we are more than thrilled to have you as a part of our membership.

## DIVIDENDS & LOAN RATES

Share Dividends are declared by the Board of Directors and paid quarterly. The dividends declared below will be paid on share balances for Jan., Feb., and March.

#### SHARE DIVIDENDS

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

New Auto Loans:	2.59% APR
Used Auto Loans:	2.89% APR
New RV & Boat Loans: (Expires 5/31/15.)	2.75% APR
Used RV & Boat Loans: (Expires 5/31/15.)	2.99% APR
Personal Loans:	7.99% APR
VISA® Credit Cards: (Expires 4/30/15.)	4.90% APR



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Equal Housing Opportunity.

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