



Member insight

SPRING | 2016

Making Memories More Affordable!

RV & BOAT LOANS

- For a limited time, receive **2% OFF** regular rates!
- Rates as low as **2.75% APR* New** and **2.99% APR Used**
- Valid for models 2008 and newer.
- Promotional rates expire June 30th.

Whether you love exploring the open road or having fun out on the water, we can help you afford your next adventure. Our recreation vehicle loans include boats, motor homes, travel trailers, motorcycles, snowmobiles, ATVs and all types of watercraft. We're offering a phenomenal rate and you receive flexible terms with up to 100% financing! Apply today!

*APR = Annual Percentage Rate. Offer available for new loans only. Rates quoted are subject to change without notice and are P&S Credit Union's best available - all members may not qualify. Rates and terms are subject to credit worthiness. Promotional rate expires 6/30/16.



SAVE AT LAGOON WITH P&S!

Lagoon *It's What Fun Is!*

Get the biggest bang for your buck at Lagoon Amusement Park when you buy discount tickets at P&S Credit Union.

This spring/summer, we're providing members the opportunity to save a whopping \$16.50 per ticket! Purchase a Regular Single Day Passport (valid for 48 inches to 65 years!) from P&S for the low price of \$41 (including tax). Compare that to the regular priced passport of \$57.50 (including tax) one pays at the Park gate. You'll be so happy you took the time to purchase yours in advance. Single Day Passports include Park admission, rides, Lagoon-A-Beach, Pioneer Village, and scheduled entertainment. Just stop by to purchase. Coming from out of town? No problem! Just give us a call, let us know which account you'd like debited and we'll mail your passes to you. The Park opens on weekends beginning March 26th and for regular season in June. Visit lagoonpark.com for more information.



CONGRATULATIONS!

60th Anniversary \$60 Winners

In honor of our 60th year, each month we're giving away \$60 Cash Prizes! The more you use P&S, the more opportunity to win! Congratulations are in order to:

- January - Jeremy Sharp
- February - Guillermo Trasmonte

Thank you for choosing P&S Credit Union!



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

WHERE PEOPLE & SERVICE MATTER!

Member Spotlight

Robert & Ranae Vandercook:
Proud to Call Them P&S Members!



This month, P&S Credit Union is shining the light on members: Robert and Ranae Vandercook.

The Vandercooks have been members of P&S Credit Union (P&SCU) since the early 1980's. They admit to joining the Credit Union far back when the Credit Union was still located on 1700 south. They championed the "People Helping People" philosophy of credit unions and also opened accounts for each of their children—some of which are still open with P&SCU to this day! In fact, their four grandchildren also have accounts—and we've been informed of a potential member opportunity in a great-grandson!

Not only did Robert and Ranae instill the credit union ideal in their family, but also a tremendous love of animals, specifically dogs—and even more specifically, American Pit Bull Terriers. In a previous time, they rescued and raised the breed and at one point had up to 25 in their yard at once. These days, they've let that go and enjoy their time all over Utah, with Harley Davidson motorcycles on their favorite rides. The Vandercooks now only dote on a little yorkie that lives in their house; but, the pit bull love still runs thick throughout the family.

Over the years, Robert and Ranae have used the Credit Union for multiple financial services and lending needs—including many vehicle loans and a mortgage loan too. We are so proud they continually choose P&S Credit Union and would like to thank them for their loyalty and friendship. As long-time active members, we certainly do appreciate them and all of their support.

BRANCH CLOSURES

Memorial Day: Monday, May 30
Independence Day: Monday, July 4

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. You can visit a location near you and perform P&S transactions just as if you were in our own lobby! Find one close to you: Click on "Find a Shared Branch" at PANDSCU.org.

APPLY, SIGN & DRIVE!

Earn a \$25 Gift Card in 3 Easy Steps!

Get Pre-Approved for P&S Credit Union financing, Receive a \$25 Gift Card When You Come Back for Closing

- STEP 1:** Get pre-approved with P&S Credit Union.
- STEP 2:** Take your pre-approval letter, go shopping!
- STEP 3:** Come back to P&S to finalize financing and receive your \$25 VISA® Gift Card.



Looking for a new vehicle? Come get pre-approved with P&S Credit Union! In just 15 minutes, we'll build the best loan for your financial needs and provide a pre-approval letter for better shopping and more bargaining power. Then... when you come back to finalize financing, you'll receive a \$25 VISA® Gift Card!

Know before you go! Stop in for a visit, or contact us at (801) 973-0575 to get pre-approved!

IN CELEBRATION OF 60 YEARS

FREE GIFT—ESPECIALLY FOR YOU!

Enclosed with this newsletter, each member will find a Loan Certificate valid for 0.60% OFF any consumer loan with P&S. It is because of our members that we have been in existence since 1956. To share the success of the Credit Union, we're giving back to you where we feel you might appreciate it most—in the pocket book with a great loan rate! Utilize the Certificate on whatever type of consumer loan that you see fit—make your dreams come true! Or... make someone else's, because you're allowed to share it!



DIVIDENDS & RATES

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

SHARE DIVIDENDS - for Jan., Feb., and March 2016

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



Federally insured by the NCUA.
Equal Housing Opportunity.

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.