



Member insight

FALL | 2018



Join Us for...

INTERNATIONAL CREDIT UNION & MEMBER APPRECIATION DAY!

Join us on **Thursday, October 18th** as we celebrate International Credit Union Day and Member Appreciation Day. We will have specials, prize drawings and refreshments! We want to recognize our terrific members who make P&S what it is and celebrate the uniqueness and importance of the credit union movement!

2 Important Apps to Help SIMPLIFY YOUR LIFE



P&S Mobile TouchBanking App Your account at your fingertips.

Check balances, transfer funds or pay bills* from your P&S account anytime, anywhere. To enjoy the benefits of the P&S Mobile TouchBanking app, search for "TouchBanking" in the app store.

*Must be enrolled in electronic bill pay.



Sprig App All your CU accounts close at hand.

Access all your accounts at participating credit unions through just one app. Transfer money between institutions* instantly and view balances, available credit, due dates and transaction history. Send money securely to other people with real time and deposit checks by taking a picture for remote deposit.

*Financial institutions must be a Sprig participant.

Providing Our Members the Best

IN HOME LOAN SOLUTIONS

MORTGAGE ● REFINANCE ● HOME EQUITY ● & MORE!

Whether you're buying your first home, making your next move, refinancing an existing mortgage, or simply looking to tap into your home's equity, a home loan is one of the most important decisions you'll ever make. Let our experienced loan officers help you find the best mortgage solution.

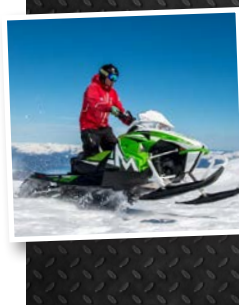


- We lend up to \$500,000* on home loans and have limited processing fees.
- We service your loan. You can make weekly, bi-weekly or monthly payments!
- We offer a variety of terms and options, including The Mortgage Partner.

Contact us today! (801) 973-0575

*All P&S Credit Union home loans and credit limits are subject to income verification and credit approval. First Mortgages, Second Mortgages and Home Equity Credit Lines receive 85% LTV. For more details, contact a Loan Representative regarding rates, terms, fees and conditions. Loans obtained through The Mortgage Partner do not apply.

WINTER RECREATION IS JUST AROUND THE CORNER!



Ready for that new ATV, UTV, camper, or snowmobile? Now is the time to buy! Finance your next recreational vehicle with P&S. Our rates are currently on special and as low as:

3.05%^{APR} NEW | **3.29%^{APR} USED**

Apply Today!

VISIT: www.PANDSCU.org
CALL: (801) 973-0575



*APR = Annual Percentage Rate



Get Social With Us!

Facebook.com/pandscu
Twitter.com/pandscu

WHERE PEOPLE & SERVICE MATTER!

And the Winner is...

Travis Ching - Traeger Grill Giveaway

Congratulations, Travis! We sure hope you're enjoying that new Traeger Grill. Thank you for your membership and participation in our Refer-a-Member Loan Promotion. We sure appreciate you!



Freightmare Tickets

Available for Lagoon Park

Purchase Lagoon Freightmare passes at the low price of \$44.82 (includes tax!) and **save over \$18 per ticket!** Enjoy the thrill of the season, this is the best price anywhere! Hurry though, we have a limited supply and won't reorder anymore. Call or stop by to purchase.



HOLIDAY CLOSURES

Columbus Day:	Monday, October 8
Veteran's Day:	Monday, November 12
Thanksgiving Break:	Thursday, November 22 Friday, November 23
Christmas Eve:	Monday, December 24, Closing @ 1:00 pm
Christmas Day:	Tuesday, December 25
New Year's Eve:	Monday, December 31, Closing @ 3:00 pm
New Year's Day:	Tuesday, January 1

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.

DIVIDENDS & RATES

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

SHARE DIVIDENDS - for JULY, AUGUST & SEPTEMBER, 2018

Share Savings:	.10% APY
Certificate of Deposit (6 Months):	.50% 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:	2.89%/3.19% APR
New/Used RV & Boat Loans: (Special Rate!)	3.05%/3.29% APR
VISA® Credit Cards: (Special Rate!)	4.99% APR
Personal Loans:	8.29% APR
Home Equity Line of Credit:*	5.40% 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!

HOLIDAY SAVINGS CLUB

Your Christmas is in the Bag!



Enroll in our Holiday Savings Club for next year! Call: (801) 973-0575

Members that currently have a Holiday Club Account will begin to receive disbursements, Thursday, November 1st. However, 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!

Don't participate in the Holiday Savings Club and worried about Christmas? Let us help—we have Holiday Loan or Skip A Payment options available. Check out the insert included in this mailing or contact us.

Refinance Your Auto Loan

EARN UP TO \$100 BONUS*

Make a mistake and finance your auto loan somewhere other than P&S? Bring it to P&S Credit Union and we'll try to match, or beat, your current rate. Plus, we'll give you up to \$100 for moving your loan to us! Apply today and start saving immediately on your loan.



- \$10k to \$20k = \$50 Bonus
- \$20k and up = \$100 Bonus

*Qualifying loans must be from another financial institution.

Employee Spotlight

Pam Wagstaff



Not too long ago, Pam Wagstaff joined P&S Credit Union as our Accounting/Operations Specialist. Having worked previously with two different credit unions, she is quite familiar with the credit union movement and believes deeply in the philosophy of "People Helping People." She has thoroughly enjoyed getting to know each of our members and states, "You just don't get those personal connections at bigger financial institutions."

Pam was born in Price, UT, but claims Salt Lake City has always been her home. She and her husband, Mark, have five children and 10 grandchildren. When they travel, they love to visit family since her siblings and a son are spread all across the United States. They also enjoy checking off National Parks and claim Canyonlands is the absolute best! In her downtime, she can be found reading mostly mystery or detective stories and stands behind books over movies any day! Please join us in welcoming Pam to the P&S Credit Union family.

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 (on the home page in the bottom left corner) or we will mail you a free copy upon request if you call us at (801) 973-0575.