



# Member insight

SUMMER | 2016

## Protect Your Credit & Debit Cards

**BE SAFE. BE SMART.**

For many, credit and debit cards have become a preferred way of purchasing. They're convenient, accepted everywhere, eliminate the need to carry cash, and often are easier than a check. Along with these benefits though, comes risk that a thief may steal your card or card information.

### Help protect debit and credit card activity with the following:

#### Physically protecting your credit and debit cards

- Carry as few cards as possible. Keep seldom used cards safe.
- Keep a list of your cards, their numbers and phone numbers in a secure place.
- If you are expecting a new or re-issued credit or debit card and do not receive it, contact P&SCU immediately.
- Activate and sign new cards immediately upon receipt.
- Carry your cards in a shield or cover that is designed to block RFID signals from card scanning and cloning.

#### Protecting your credit card information

- Never write your PIN number on your cards.
- Never give card information over the phone unless you initiated the call.
- If your card statement does not arrive as expected, contact us to make sure someone else did not change your address.
- When writing a check to pay your card bill, do not put the full account number on the Memo line. Just the last four digits.
- Never lend your card to someone else. They could use it improperly or it could be stolen.
- Always be sure to get the card back and take the receipt.
- Keep all your credit and debit card receipts and compare them to your account.

#### In case of problems

- If your P&S debit card is ever lost or stolen, please call our toll-free debit card number: (800) 554-8969.
- To report a lost or stolen P&S credit card, call (800) 808-7230, during business hours or (800) 991-4964 for after hours.
- Be sure to monitor all debit and credit card account activity.

## Lagoon *It's What Fun Is!*

Purchase your Lagoon Park passes this year at P&SCU! **Save \$16.50 per Regular Day Passport** at the low price of \$41, including tax! This is the cheapest price you'll find anywhere, including Costco. Enjoy rides, Lagoon-A-Beach, Pioneer Village and more! Stop by to purchase. Coming from out of town? No problem! Call (801) 973-0575 or email [memberservices@pandscu.org](mailto:memberservices@pandscu.org), we'll debit your account and mail the passes to you! Visit [lagoonpark.com](http://lagoonpark.com) for more information.



## Make This **SUMMER** One You'll Never Forget!

**JULY 1 THROUGH SEPTEMBER 30, 2016**

ENJOY **SPECIAL AUTO FINANCING AS LOW AS**

**1.59%** APR **NEW** **1.89%** APR **USED**

It's a great time to start shopping for a new or used vehicle — or to start thinking about refinancing an auto loan from another lender!

#### PLUS...

Get pre-approved before you shop and receive a \$25 gift card when you come back to close!

Call us at (801) 973-0575 or visit us online to apply! [www.PANDSCU.org](http://www.PANDSCU.org)



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

**WHERE PEOPLE & SERVICE MATTER!**

## Employee Spotlight

### Lucas J. Smith



Last, but certainly not least, the final employee to highlight in our Employee Spotlight is Lucas Smith. For over a year now, Lucas has worked full-time with P&S Credit Union as our Accounting and Operations Manager. Alongside his job working at the Credit Union, he also fulfills his duty requirements as a member of the Army National Guard. To this date, he's served our country for 15 1/2 years, with 4 1/2 to go — but like he says, “who’s counting?”

Lucas is originally from Wisconsin. Young and in college, he was headed across country, making his way to San Francisco, CA to finish his schooling. While on his way, he stopped to visit a friend here in Utah, got delayed with a little road trip to Moab and ended up falling in love with the desert and mountains! He decided to change his plan, enrolled at the University of Utah, and switched Guard units. Lucky for us, he stuck around, finished his degree and has been in Utah ever since. Lucas, we're glad you were derailed and want to thank you for your service. We appreciate your friendly demeanor and the fact that you've whole-heartedly embraced getting to know our P&S Credit Union members!

## CONGRATULATIONS



### 60th Anniversary \$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:

<b>March</b>	<b>April</b>	<b>May</b>
<b>Samantha Wernli</b>	<b>Pat McBride</b>	<b>James Griffith</b>

## DIVIDENDS & RATES

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

### SHARE DIVIDENDS - for April, May, June 2016

<b>Share Savings:</b>	.15% APY
<b>Certificate of Deposit (6 Months):</b>	.25% APY
<b>IRA (Traditional):</b>	.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

<b>New/Used Auto Loans:</b> (Special Rate!)	1.59%/1.89% APR
<b>New/Used RV &amp; Boat Loans:</b>	4.75%/4.99% APR
<b>VISA® Credit Cards:</b>	9.99% APR
<b>Personal Loans:</b>	7.99% APR
<b>Home Equity Line of Credit:</b> *	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).

## BRANCH CLOSURES

<b>Independence Day:</b>	<b>Monday, July 4</b>
<b>Pioneer Day:</b>	<b>Monday, July 25 (Observed)</b>
<b>Labor Day:</b>	<b>Monday, September 5</b>

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

## BEFORE YOU GO

### Be Sure to Let Us Know

Summer is the time of weekend get aways and long awaited vacations. If you're planning to travel this summer, please give us a call so we can make sure to ensure your security and keep your cards in perfect working form. We want you to be able to relax and enjoy that trip, not deal with out of routine transactions that can be flagged for potential fraud or declined. Contact us at (801) 973-0575.



## WE HAVE ANOTHER BRANCH

### And it Fits in the Palm of Your Hand!

Our mobile banking TouchBanking App lets you check balances, transfer or send money, or pay bills (if you're enrolled in online bill pay) anytime that you want.

#### Start Mobile Banking today!

- Open the App Store on your smartphone.
- Search for the TouchBanking App and download.
- Activate with the code: **GoMobile1215**.
- Use your Virtual Branch logon ID, security code & questions.
- Enjoy managing your account anywhere, anytime!

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

- Login to Virtual Branch.
- Click on “Self Service.”
- Click on “Mobile Money.”
- Enter a phone # to receive a direct download link.

**Questions?** Call: (801) 973-0575.



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](http://PANDSCU.org) or we will mail you a free copy upon request if you call us at (801) 973-0575.