



Member insight

SUMMER | 2017

We Thank You for Your Service

REX SORENSON

P&S Credit Union would like to acknowledge and thank Rex Sorenson for actively participating on the Board of Directors for eight years and leading the Credit Union as Chairman for the last six. Planning to sell his home and move from the area, Rex has fulfilled his term and opted not to pursue continued Board of Director service.



Rex Sorenson joined P&S Credit Union back when he was an apprentice in 1979 after being referred to the financial institution by his foreman. Already a credit union oriented person, he was familiar with the credit union philosophy of "People Helping People" and was happy to support an institution that was closely involved with the union group that supported his career and industry. Recognizing the willingness of the credit union to support its members and provide financial assistance to those looking to better their financial situation, Rex continued to champion the credit union over the years and eventually joined the board of directors in 2009. He became board chair in 2011 and served in that capacity ever since. He has been a steadfast leader and volunteered a significant amount of personal time to attend meetings, conferences and various Credit Union events.

When Mr. Sorenson was asked, "What surprised him the most about working with P&S Credit Union?" He replied, "I can't believe how much I've grown personally as a volunteer. I have been forced to learn a great deal about how credit unions operate and have come to value the loyalty and interdependence between P&S Credit Union and its union groups. Also, the employees of P&S are so accommodating, friendly and professional. I would encourage anyone to jump into membership with both feet, don't look back! I have thoroughly enjoyed my association with the board of directors, Mr. Mouritsen and the staff; and most importantly have appreciated the opportunity to serve our members."

Rex has been key in the direction of P&S. His extraordinary service to the Credit Union and our members has been monumental. We simply can't thank him enough, nor his family and wife, Heidi, for their support of his time to serve. His dedicated commitment to long-term strategy and member service will help empower all of us to achieve P&S' goals. Your invaluable service is much appreciated, Rex. We thank you and wish you well.

Lagoon *It's What Fun Is!*

Purchase your Lagoon Park passes this year at P&S Credit Union! **SAVE \$17 PER REGULAR PASSPORT** at the low price of \$42.50, 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, we'll debit your account and mail passes to you! For more information regarding Lagoon, please visit lagoonpark.com.



SIZZLING SUMMER TRUCK & AUTO LOANS



The weather is not the only thing heating up! At P&S, we're offering some of the hottest Loan Rates in town!

JULY 1 THRU SEPTEMBER 30, 2017
ENJOY SPECIAL AUTO FINANCING!

SMOKING HOT DEALS...

- Auto Loan rates as low as 1.59% APR* for NEW
- Auto Loan rates as low as 1.89% APR* for USED
- Enjoy an optional 90 days of NO payments!
- Receive a \$25 gift card when you get pre-approved with P&S and come back to close your loan!
- Refinance your loan from somewhere else and receive a \$50 gift card on loan amounts of \$10-\$20K. Receive \$100 when it's \$20K+!

Call (801) 973-0575 or visit us online to apply: PANDSCU.org

*Annual Percentage Rate. Based OAC, a 36 mo. term and vehicles 2009 or newer.



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WHERE PEOPLE & SERVICE MATTER!

\$50 Referral Bonus!

*\$50 for You! \$50 for a Friend**



Know someone who's looking for a loan? Share the love... Refer the great rates and benefits of P&S Credit Union to friends and family! You'll earn \$50 for each new member you refer who joins and also takes out a loan of \$5,000 or more. Plus, your referral earns \$50 too!

*The referred member must be eligible for P&S Credit Union membership. They must join as well as close a P&S Credit Union loan of \$5000 or more by 12/31/17. \$50 will be credited to the Share Savings Account of referring, and newly referred member, within 30 days of loan closing. Contact a loan officer for additional details regarding promotion.

Providing Members the Best in Mortgage



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*
- Enjoy limited processing fees
- We service your loan at P&S Credit Union
- Make weekly, bi-weekly or monthly payments
- We offer a variety of terms and options, including a partnership with The Mortgage Partner

*All P&S 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. Loans obtained through The Mortgage Partner do not apply.

BRANCH CLOSURES

Independence Day: Tuesday, July 4
Pioneer Day: Monday, July 24
Labor Day: Monday, September 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. 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.

A Cyber Security Guide for Members

BE SAFE. BE SMART.

Computer-related crimes are frequently in the news. While P&S Credit Union is insured by the National Credit Union Administration (NCUA) and required to have security programs to safeguard financial data, we recommend for our members know how to steer clear of fraudsters as well. Read below for some helpful tips. Even if you already know them, we hope you benefit from the reminder:

Protect your computer - Install software that protects against malicious software (malware), which can access a computer system without consent to steal passwords or account numbers.

Use strong passwords - Create "strong" user IDs and passwords by using combinations of upper- and lower-case letters, numbers, and symbols that are hard to guess, change them regularly, keep them secret and don't use the same one for multiple accounts.

Understand Internet safety features - Have greater confidence that a website is authentic and encrypts information with web addresses that start with "https://." Also, log out of accounts when you complete transactions or walk away from the computer.

Be suspicious of unsolicited emails - It's easy for criminals to copy the logo of a reputable company into a phishing email. When responding to a simple request, you may be installing malware. Ignore unsolicited requests, no matter how legitimate they appear.

Be careful connecting to the Internet - Access the Internet using your own devices through a trusted, secure connection. A public computer or free Wi-Fi is not secure and can easily be attacked.

Be careful when using social networking sites - Cyber criminals use social networking to gather details, such as your mother's maiden name and other information that determines passwords. Don't share with anyone you don't know or trust.

Take precautions with your tablet or smartphone - Consider automatic updates for your device's operating system and "apps" (applications) to help reduce vulnerability to software problems. Never leave devices unattended and use passwords to restrict access in case your device is lost or stolen. Make sure you enable the "time-out" or "auto-lock" feature that secures your mobile device when it is left unused for a certain period of time. Research any app before downloading it.

Educate yourself - To learn more about cyber security, visit the "Stop. Think. Connect. Resource Guide" from the Department of Homeland Security at stcguide.com/resource-index.

DIVIDENDS & RATES

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

SHARE DIVIDENDS - for April, May and June 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:	(Promotional Rate) 1.59%/1.89% APR
New/Used RV & Boat Loans:	4.75%/4.99% APR
VISA® Credit Cards:	(Promotional 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.



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.