



# Member insight

WINTER | 2018



## HAPPY NEW YEAR!

*From P&S Credit Union*

The New Year is the perfect time to look back at the past year and resolve to accomplish special goals or make changes for the better. Our New Year's resolution at P&S Credit Union is a commitment to even greater savings and increased convenience for our members.

P&S currently offers an array of products to help our members save and ensure they are on the right path to a brighter financial future. This time of year is perfect to consolidate your debt into a lower rate loan with affordable monthly payments or sock money into a special savings account and take advantage of tax savings. From IRA savings to debt consolidation, we offer services and products for every need.

We want to help you save through membership in your credit union. The more you take advantage of P&S products and services, the greater your rewards. We provide many of the services you need to accomplish your financial goals, so be sure to consider P&S Credit Union in your planning for 2018 and take full advantage of your membership.

**Happy New Year from P&S Credit Union!**



Wipeout  
**DEBT**  
THIS WINTER

Consolidate  
& **SAVE!**

If you've overindulged in spending this holiday season, leaving you with over-whelming bills, we can help you consolidate your debt into one single payment and maximize savings by taking advantage of low loan rates at P&S Credit Union. Check'em out...!

### FAST CASH AFTER-CHRISTMAS LOANS

- Easy, fast and headache free!
- Securely obtain up to \$2000
- Terms up to 12 months
- No credit pulls or debt ratios!

### HOME EQUITY LINES OF CREDIT

RATES AS LOW AS **4.65%** APR | Up to 10-Year Draw, 20-Year Payback, 85% LTV, \$10K Minimum, Variable Rate

### VISA CREDIT CARDS

RATES AS LOW AS **4.99%** APR | Introductory rate for 12 months\*

*Apply today!*

(801) 973-0575  
PANDSCU.org

### PERSONAL LOANS

RATES AS LOW AS **7.99%** APR | Borrow up to \$20,000\*\*  
Rates/terms from 12 to 60 months

\*APR = Annual Percentage Rate. Rates shown are best rates and subject to creditworthiness and may change without notice. Please visit PANDSCU.org for current rates or contact a loan officer for more details. The VISA Card introductory rate is valid for purchases for new card holders and credit card balance transfers from another credit card issuer to a new or existing P&S Platinum Visa Credit Card. The introductory rate reverts to your regular Visa Platinum rate as low as 9.99% APR after 12 billing cycles. See a loan officer for details.  
\*\* The maximum unsecured loan amount extended to any one borrower is \$20K. Qualifying loan amounts are dependent upon existing unsecured loans previously extended (including VISA Credit Cards which have a maximum limit of \$15K, Overdraft Lines of Credit which have a maximum limit of \$5K, Fast Cash Loans which have a maximum limit of \$2K and Personal/Signature Loans).



Get Social With Us!

Facebook.com/pandscu  
Twitter.com/pandscu

WHERE PEOPLE & SERVICE MATTER!

**Reminder:  
Update Your Insurance!**

To help avoid non-compliance fees, if you have an Auto or Real Estate Loan with us, please contact your insurance agent and change the lien holder address to:

**P&S Credit Union**  
2250 S. Redwood Rd., #6  
Salt Lake City, UT 84119

**NEWS YOU  
CAN USE!**

**Last Month!  
Take Advantage  
of Skip-A-Payment**

Our Skip-a-Payment program that runs through the holiday season ends January 31, 2018. Take advantage and skip one month's payments on select P&S loans. Download and return a form from PANDSCU.org today.

**Get Social With Us!**

Catch the latest news, specials and happenings at P&S Credit Union!

Follow us at:

Facebook.com/pandscu  
Twitter.com/pandscu

**BRANCH CLOSURES**

**New Year's Day:** Monday, January 1  
**Martin Luther King Day:** Monday, January 15  
**Presidents' Day:** Monday, February 19

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

**DIVIDENDS & RATES**

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

**SHARE DIVIDENDS - for Oct., Nov., & Dec. 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:** (Special Rate!) 1.59%/1.89% APR  
**New/Used RV & Boat Loans:** 4.75%/4.99% APR  
**VISA® Credit Cards:** (Special Rate!) 4.99% APR  
**Personal Loans:** 7.99% APR  
**Home Equity Line of Credit:\*** 4.65% APR

\*Additional Real Estate Loans: 1st Mortgages, 2nd Mortgages and Building Lot Loans, can be found online at [PANDSCU.org](http://PANDSCU.org).

Questions? Call us at (801) 973-0575 for assistance!

*Grab the Keys*  
**TO A GREAT YEAR!**

With friendly loan officers, our Best Rate Guarantee, loan pre-approvals, 100% financing and terms up to 84 months, we'll help you start the year off right!

**RECEIVE 1% APR OFF OUR CURRENT RATES!  
TRUCK OR AUTO LOANS WITH P&S CREDIT UNION**

January 1 - March 31, 2018

RATES AS LOW AS **1.59%<sup>APR</sup> NEW** | **1.89%<sup>APR</sup> USED**



\*APR = Annual Percentage Rate. Subject to credit approval.

*Member Spotlight*

**Kelly and Jane Baker  
Giving Back**



Kelly Baker has volunteered to serve P&S Credit Union's membership as both a member of the Supervisory Committee and Board of Directors for over 40 years. He first got involved with P&S Credit Union through his association as a plumber with UA Local 140. He could appreciate that the Credit Union was small and he didn't want it to go away. When he married his lovely wife, Jane, she too joined the Credit Union and has been a longtime member now for over 30 years. "The people were so open and inviting. They just welcomed you right in, and still do. The staff is so friendly and always have been," she says. "The best thing about the Credit Union is knowing that the entire staff is always available when you need them. They were very quick to act after Target's computer systems were breached, quickly canceling our VISA Credit Card and reissuing it as fast as possible to help safeguard against fraudulent activity. We really appreciated their knowledge and attention."

P&S Credit Union couldn't appreciate the support and service of the Bakers more. They have two adult children who were raised as members of P&S as well, and are considering giving the gift of membership to their very first grand baby! A granddaughter, whom Jane states they are extremely proud of and brings the Bakers, and their family, so much joy! Jane was awarded as Utah's Outstanding Paraeducator in 2005 and thoroughly enjoyed working with at-risk students. She has moved on in her career, working elsewhere now, and Kelly continues working in the plumbing industry. We can see through the way that they both give back and serve their surrounding communities, they both have hearts of gold. Thank you, Kelly and Jane, for choosing P&S Credit Union as your Credit Union!



**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) (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.

