



MEMBERnews

A quarterly publication for members of PCM Credit Union

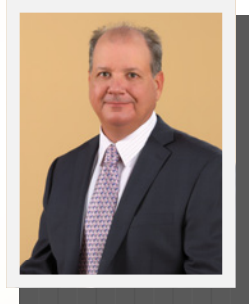
Early Fall 2011



At PCMCU, we welcome members to come in to relax and enjoy a cup of Starbucks coffee. As the seasons change, the view of Dutchman's Creek should be just beautiful. Please stop in and share it with us.

Thoughts On Our New Building...

All the hard work has paid off! What started from a blank sheet of paper, to the end result, is unbelievable. It took all the ideas from our membership, staff, Board of Directors, credit union design/build firm La Macchia Group, local tradesman, and the Village of Ashwaubenon to create a truly state of the art facility. You will look long and hard to find a better one. Our sincerest thank you goes out to all involved.



Dan Wollin,
President

Our goal was to match our "best there is" service with a "best there is" facility that allows us to grow, provides the latest technology for our members and staff, is friendly to the environment, and is a source of pride to our membership and community. To that, I say "Mission Accomplished".

Every morning as I drive into the parking lot, I think, "wow, this place is amazing." That wow factor should be with us for quite some time.

PCMCU Scholarship Winners!



Three lucky students and PCMCU members each received a \$300 scholarship. Their names were randomly drawn during PCMCU's Grand Opening Celebration on July 24th. The winners were; Michelle Secora (top photo), attending UW Milwaukee, Kaley DeGrave (bottom photo), attending UW LaCrosse, and Harrison Brunette (photo not available) attending UW Stevens Point. Recipients are pictured receiving their scholarship certificate from PCMCU President, Dan Wollin.

PCMCU wishes all students a very successful school year!

You'll find great financing options at PCMCU!

Whatever your borrowing needs... PCMCU has affordable financing for You!



Rates as low as...

New - 2010 Collateral

2.99%*apr 36 Months

Used Collateral (2009 & older)

3.99% apr 36 Months

... **And be sure to ask about PCMCU's extended warranty program!**

For additional information, to schedule an appointment, or to start the application, please contact a PCMCU loan officer today...(920) 499-2831!

- ▲ Life and Disability Insurance is available on most loans.
- ▲ Members with credit scores of 635 or less will be charged a 1% higher rate.
- ▲ A complete list of rates and terms is available. Please contact a loan officer at (920) 499-2831 for details.
- ▲ APR = Annual Percentage Rate; Rates effective as of 8/8/2011 and are subject to change and based on credit score. All loans subject to credit approval.

*Lowest loan rate available on new -2010 collateral loans is 2.99%. Sample payment calculation: \$290.79/month for \$10,000 borrowed at 2.99%apr for 3 years. Payment based on 2010 vehicle for a \$10,000 loan at 2.99% for 3 years.

Low Fixed Rate Loans Available.

Now may be the best time in history to refinance your home. Feel free to contact Kelly, Ginger, Joe, or Mike for more information.



Buy a home with as little as 3.5% down through FHA. For complete details, please contact Mike McMullen at (920) 593-2219.





Virtual Branch Online Banking

eService User Helpful Tips:

- Did you know that you can now reset your own password in Virtual Branch? Simply click on the "forgot password" tab when you log in. You will be emailed a temporary password providing you access to your PCMCU account without having to wait or call the credit union for assistance. This will be helpful especially when you wish to access your account during non-business hours.
- Did you also know that you may control your payroll deductions by setting them up as scheduled transfers on VB? No paperwork or phone calls are necessary when you want to change a payment date or skip a payment. It's your payroll at your convenience!

If you're not already a PCMCU Virtual Branch User, give it a try! **Enrollment is easy and all eServices are FREE.** Just click on the **Enroll Me in VB** button on the right side of the PCMCU homepage at www.pcmcu.com.

If you have any questions or concerns or would like to have a PCMCU representative walk you through Virtual Branch or any of the Free eServices available, please do not hesitate to call on us.



Let's **Go Green Together**
Save Paper and Go Electronic with PCMCU!



It's all part of our

Fall Harvest of Savings

When you enroll in PCMCU's Rewards Savings Program this fall you'll not only be saving time, money and possibly a tree, by reducing paper consumption with free eServices, you'll also have the chance of receiving a **\$25 Festival Foods Gift Card!***

Here's how it works:

1. Enroll in PCMCU's Rewards Program. This savings account offers a higher rate on your smaller savings balance in return for your use of PCMCU's Free eServices. As a PCMCU Virtual Branch member, you can earn 7.50% apy on your first \$500 in the Rewards Savings account when you maintain these qualifying services:
 - ~ PCMCU's Free Checking with Debit Card
 - ~ Direct Deposit to Checking
 - ~ Virtual Branch
 - ~ & eStatements(Balances above \$500 will earn PCMCU's current regular savings rate posted.)
2. Bring in a non-perishable food item to PCMCU during our Fall Harvest of Savings, for the local food drive.
3. Open a new Rewards account and bring in a non-perishable food item and *you'll receive a free PCMCU insulated grocery tote for taking advantage of this special offer.*
4. Plus, you'll also have a chance at receiving a **\$25 Festival Foods Gift Card**. The gift cards will be randomly placed in the insulated totes available when you open a Rewards Savings account at PCMCU. You could be a winner!
5. All the food items collected will be donated to Paul's Pantry, just in time for Thanksgiving!
6. This is a great reason to Go Green and Save with PCMCU during the Fall Harvest of Savings!

*Complete details available at www.pcmcu.com.

Together we can make a difference!

Here is a snip-it of the list of food items needed. You may see the complete list at:

<http://www.paulspantry.org/food-donations>



1. Meat & Protein
 - Peanut Butter
 - Canned Meats . Spam, Ham
 - Canned Stews & Chili
 - Canned Fish . Tuna, Salmon
2. Grains/Cereal
 - Breakfast Cereal
 - Instant Oatmeal/Cream of Wheat
 - Crackers/Saltines
 - Flour/Cake/Muffin Mixes & MORE!

Exclusive to PCMCU Members...



Discover all you're entitled to...

Identity Theft Protection & Security Center

This service alone is so worth it!

Plus You Receive,
Cash Back Rewards
Travel Discounts, Health Services,
Family Benefits,
And so much more!

Benefits Plus® is the nation's premier membership program that will enable you and your family to do more for less. Saving you money on the areas listed above, and also everything from groceries, retail and online store gift cards, pet insurance, consumer protection services, and other great savings that aren't available just anywhere... it's exclusive to the members of PCMCU!

Experience all the service discounts Benefits Plus® has to offer for 90 days FREE!

Simply visit our website at www.pcmcu.com and click on the Benefits Plus® link to enroll or stop by the credit union for assistance in reviewing the services available.



Dear Parents, Students & Teachers

Welcome to Mission Heights and the Money Mission adventure at PCM Credit Union.

Money Mission is a free online financial literacy simulation designed to expand the financial literacy of today's young people.

Financial literacy or the lack thereof will have a dramatic effect on a student's entire life. What Money Mission offers that is different from other financial literacy programs is the concept of learning critical lessons of money management through an interactive game format... allowing students to learn without them even realizing they are being taught.

This concept makes learning interesting to young people and it allows for them to see how the financial choices they make today turn into opportunities they will have tomorrow. Money Mission is available to students 13 –18, with additional scholarship opportunities available to college bound high school seniors.

To learn more, please visit our website at www.pcmcu.com and see the Money Mission link on our homepage listed under Education (located at the lower portion of the page).

Money Management... It Can Be All Fun & Games with Money Mission & PCMCU!

Games like Money Mission not only engage young people, they bridge the digital generational divide.

"Gaming/simulation creates an environment for learning that generates discovery learning. Games are valuable for promoting skills in communication, role-taking problem solving, leading, and decision making."

- James I. Grieshop, University of California Dept. of Applied Behavioral Sciences

Great News!

The Ameriprise team of financial advisors has moved back in with PCMCU into the credit union's new facility. We are excited to have them back with our PCM Credit Union family.

Their contact information has not changed and they can be reached at:

Local Office #:
920.499.0999

Toll Free outside of the area:
888.741.2141

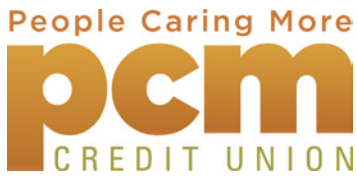
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CREDIT UNIONS **BUILD A BETTER WORLD**SM
INTERNATIONAL CREDIT UNION DAY OCTOBER 20, 2011



International Credit Union Day October 20, 2011

We invite you to join us for our annual
Credit Union Day Cook-out!

**Thursday, October 20th at our new
601 Willard Drive location from 10:30am-4pm.**

Please come and have lunch on us. Lunch is offered free to our members. However, if you'd like to make a donation, all proceeds will benefit Children's Hospital of Wisconsin.

More than 186 million people worldwide belong to a credit union. That's because when you go to the credit union, you're not just a customer-you're a member and we're all part of building a better world. Learn More at PCMCU!

It really is "your credit union." Banks belong to shareholders, hoping to profit from your transactions. At a credit union, any earnings are returned to you in the form of better rates on loans and savings. Please stop in and share in the Credit Union Day celebration.

**Bring a coat to
Credit Union Day!**



PCMCU will once again be a drop-off location for the Salvation Army's ~ Coats For Kids 2011 Campaign! Please drop off new or gently-used childrens coats anytime before November 3, 2011. Your donation of warm clothing for the children of our community is greatly appreciated. Thank YOU!