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# Dollars And \$ense

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Polk County Schools Employees Credit Union 276-6083

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www.polkcountyschoolscu.com

pcsecu@polkcountyschoolscu.com

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## THIRD QUARTER 2007

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### **PASSMARK – SO SECURE**

Online banking has always been secure. Online users are asked to submit a unique User ID and Password to validate their identity and “authenticate” themselves online in order to gain access to account information.

But now, the credit union has added a powerful extra layer of online security called PassMark.

In addition to you, the online user, identifying yourself, now, the credit union will authenticate itself to you. This “multi-layer authentication” lets you be assured with absolute certainty that you are logging onto the credit union’s website, not an imposter site, and that all online information is completely secure.

How does this new security system work? You will be presented with a picture and key phrase each time you log in to your Online Banking account. Both you and the credit union confirm that the security data is correct.

By passing back information that only you and the credit union know, you can be confident and feel even more secure with your online banking experience. We recognize you and you recognize us. Online Banking has never been more secure! If you have any problems logging on to the online banking system, give us a call at 276-6083 we will be glad to help you.

### **LOAN SPECIALS**

#### **Home Equity Fixed Rate:**

- 6.99% APR
- 10 years

Special rate applies to new loans.

#### **WINTER SIGNATURE LOAN SPECIAL**

- Maximum: \$2000
- Term: 12 Months
- Rate: 9% APR with automatic payments
- Rate: 10% APR no automatic payments

### **CHRISTMAS CLUB TRANSFER**

After paying the final dividends on the Christmas club accounts on October 31<sup>st</sup>, the balances will be transferred to your regular Share account. When you are ready to start your Holiday shopping, just give us a call and we will mail you a check or transfer the amount to your checking account. This is a savings account to help make December a little less stressful. Payroll deduction or automatic transfer is an excellent way to save. If you would like to open a Christmas Club account for 2008 contact our office at 276-6083.

### **BUDGET RENT A CAR SALE**

The semi-annual Budget Rent a Car Sale will be Friday, October 19th and Saturday, October 20th. Get a pre-approved loan and receive an additional \$100 discount off your purchase.

New car rates apply to these loans. See the enclosed brochure.



## APPLY FOR A SCHOLARSHIP

This year, two Family Involvement Board scholarship programs are available through the Iowa Credit Union Foundation. A high school scholarship and a nontraditional scholarship are again offered this year. The high school scholarship competition will award a total of \$3750. The first place prize is \$1500, second place is \$1000, third place is \$750 and fourth place is \$500. The nontraditional scholarship category will award two \$1000 scholarships. A 500-word essay is required on the following topic that answers the question: If you were to plan a financial seminar for your peers, specifically what would your agenda topics include and why do you feel them worthwhile subject matter? All entries must be submitted by February 8, 2008. Enter on line at: [www.iowacreditunions.com](http://www.iowacreditunions.com). Or mail a hard copy to:

Iowa Credit Union Foundation  
 Attn: Scholarship Committee  
 P.O. Box 10409  
 Des Moines, IA 50306-0409

## INTERNATIONAL CREDIT UNION WEEK

Each year it becomes more and more important to promote understanding and support the credit union difference. International Credit Union Week is the week of October 15th. Credit unions the world over will be working to preserve the principles that make us unique. The Credit Union difference is something worth celebrating. Stop by the office that week and help us celebrate and to pick up your free gift.

### CONGRATULATIONS ABBY HANSON!

Abby was the winner of a MP3 Player for the month of July from Shazam during their promotion to use your debit card. Her name was drawn out of thousands of debit card users. Congratulations!

### NEW CLEANING LADY

Evelyn has taken over the duties of cleaning our office. Thank you so much Evelyn. You might see her if you are in the office on Saturdays.

## FOURTH QUARTER 2007 CALENDAR

<b>Monday, October 8</b>	Closed for Columbus Day
<b>Wednesday, October 31</b>	Close at noon for end of month processing
<b>Monday, November 12</b>	Closed for Veterans Day
<b>Thursday, November 22</b> <b>Friday, November 23 and Saturday, November 24</b>	Closed for Thanksgiving Holiday
<b>Friday, November 30</b>	Close at noon for end of month processing
<b>Monday, December 24 and Tuesday, December 25</b>	Closed for Christmas Holiday
<b>Monday, December 31</b>	Closed at noon for end of month, end of quarter, end of year processing.
<b>Tuesday, January 1, 2008</b>	Closed for New Year's Day

## 3 STEPS TO WEALTH

1. **SPEND** less than you make.
2. **INVEST** a little every month.
3. **PAY OFF** credit cards or loans quickly.