

Changes and successes at PSCU during the fall season

Happy fall to everyone! The leaves are changing, the gardens are already running low on vegetables and the kids are back to school. Hard to believe we will be back to cold and snow soon.

The credit union has had a great year so far—members are taking advantage of PSCU loans and savings accounts, which keep us strong and healthy.



Sandy Leszczynski
president, PSCU

You may have noticed that our statements have changed a little. We were forced to change our statement processor after almost 25 years, due to a retirement. If you have any questions about your statement please give us a call and we will gladly answer any questions.

We also had some changes to Wisconsin Public Service payroll and retirement deductions to the credit union. You may have noticed that these are no longer stated as a deduction to Public Service Credit Union. All deductions coming to the credit union have remained the same, they are just reported differently on your pay stubs or retirement stubs. If you have any questions, please don't hesitate to give us a call.

Finally, a quick update for you on our

Are
YOU ready for
COLLEGE?

Need help securing a student loan? PSCU can help. We have teamed up with Sallie Mae to offer our student members multiple loan programs. Check out the link at psc-u.wausau.com for more details about this great opportunity. It's fast AND easy!

latest vehicle loan program. We have had a tremendous response to our newest program for vehicles loans. This program is free to members that take an auto loan at the credit union. It's called Auto Deductible Reimbursement, and for one year this program will pay for your deductible up to \$500 for any insurance claim you have on any of your vehicles up to twice a year. Call today about more information on this program.

When life hits, fall back on PSCU when you need any kind of loan

Welcome to autumn, when back-to-school expenses collide head on with vacation credit card bills. Old Man Winter is lurking just around the corner, and those energy efficiency improvements you've been delaying need your attention. Expenses for holiday shopping, entertaining, and travel will soon make an appearance as well.

You may need a little help from your friends at the credit union. Our low-interest loans will get you back on track. We have rates and terms to fit your budget. For example, if your retail store credit cards carry an interest rate of 20 percent or more, you'll save big with a consolidation loan. A home improvement loan is an ideal way to increase the livability of your home now and help maintain its future value. A personal loan for holiday expenses can save you money. Determine your holiday budget and borrow that amount; then you can pay cash instead of using a credit card. Money experts agree that paying cash helps limit the temptation to overspend.

Whatever your need for credit, you'll find it at the credit union. Call or stop by today.



Change a habit and **\$**ave NOW

Get your “saving jar” ready because you can save by giving up just one habit! One small change from you can add to your savings or get you on the track to saving. All you have to do is think about what you are willing to sacrifice and take the plunge. Be true to yourself and place what you actually saved in the jar and watch the money add up! Habits to give up might include:

1. Bring your own coffee instead of buying those brews that are costly.
2. Make and take your lunch to work.
3. Instead of eating out with friends or family, have a potluck at your house in a more relaxed atmosphere.
4. Pack your snacks or sodas instead of purchasing them from the vending machines.
5. Purchase with cash and not your credit card. You'll be surprised at how much can be saved by not whipping out the plastic and paying interest on your card. Plus, it is easier to see cash on hand dwindle down.

Help our credit union family grow

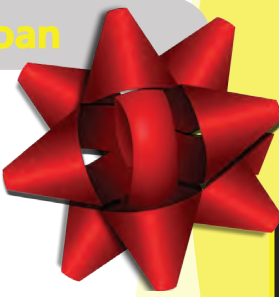
Did you know that you're part of our family? And, as credit union kinfolk, you can help our family grow. By referring a co-worker or your spouse or children to the credit union, you are granting them lifelong access to affordable financial products, better rates on loans, higher yields on savings, and lower fees on transactions. At the same time, you are strengthening the entire credit union membership as well as the global credit union movement.



A credit union is more than just a place to put your money, but rather a trusted partner who wants to help you reach your goals. Credit unions are organized to serve, are democratically controlled, and provide their members with a safe place to save and borrow at reasonable rates. Pass along the benefits of membership to your inner circle by making them a part of the Credit Union Family. Help them join today - visit, call, or stop by the credit union today.

Less worry, more merry with a holiday loan

The holidays are upon us...in addition to bright lights, family gatherings, and yuletide cheer, comes the financial stress of the season. While we should be focusing on making holiday memories, many of us get caught up in the financial frenzy of the season.



Are you trying to check off that never-ending gift list, or budget for travel expenses, holiday entertaining, and end-of-year bills? Would some extra cash at holiday time help ease the worry and bring on the merry? If you answered “yes” to these questions then a Credit Union Holiday Loan may be your solution! A convenient, money-saving holiday loan is an affordable way to obtain funds for those extra holiday expenses. Low rates, flexible terms and payment options will help you regain control of your holiday spending. Apply now to ensure a stress-free holiday season! Call today about our Holiday loans up to \$2,500 for a 1-year term.



INTERNATIONAL Credit Union Day

Time to celebrate International Credit Union Day - Thursday, October 16! This year's theme is “Local Service. Global Good.” emphasizing the positive impact credit unions make in their communities and throughout the world. **Stop in the office and have a cookie to celebrate International Credit Union day!**

Observed annually on the third Thursday of October since 1948, ICU Day is a day set aside to reflect on the history of credit unions and the role they play in improving the quality of life for millions of members worldwide. This year's theme highlights the efforts credit unions make on behalf of charitable causes at the local, national and international levels, helping make the world a better place. As member-owned not-for-profit financial cooperatives, credit unions are dedicated to the philosophy of people-helping-people. The credit union would not be here if it wasn't for all our great members throughout the years.

Mark Your Calendars		
Jan. 1, 2014	New Year's Day	Closed all day
May 26, 2014	Memorial Day	Closed all day
July 4, 2014	Independence Day	Closed all day
Sept. 1, 2014	Labor Day	Closed all day
Nov. 27, 2014	Thanksgiving Day	Closed all day
Nov. 28, 2014	Day after Thanksgiving	Closed all day
Dec. 24, 2014	Christmas Eve	Closed all day
Dec. 25, 2014	Christmas holiday	Closed all day
Jan. 1, 2015	New Year's Day	Closed all day