

Another great year thanks to YOU, PSCU members!

Thank you, members, for another successful year at PSCU! Members play an important role in the success of our credit union. So, as another year comes to a close, we would like to express our sincere gratitude to the loyal members who make up our credit union family.



Sandy Leszczynski
 president, PSCU

For credit unions who are member-owned and member-run, members are what it's all about! Thanks to our dedicated member base, we can continue to do what we're historically known for—providing top-notch service while educating our members about finances. PSCU is a closed charter credit union and we currently have around 1320 members. We may be small, but we still have great loan and savings rates to offer our members. Remember your credit union for any future loans. We also have payroll deductions or automatic withdraw from checking accounts to make those loan payments easy for you. We take pride in providing you with

NEW: Credit-builder

We started a new loan program for young members or members with credit problems. This loan is a fast and easy way to build or improve a credit score. Here's how it works: We give you a loan for \$1,000 and you place the funds in your savings account to be used as the security for the loan. The loan term is for 1 year and the funds will stay in your savings during the full term of the loan. Once the loan is paid in full you will have a credit score and hopefully an improved score for future loans. Best of all, you still have the \$1,000 to spend on a purchase. Call today if you would be interested in this type of loan.

superior member service for many years to come. Once again, thanks for using your credit union and have a safe and happy new year.

Reserve your spot now for the 2015 PSCU Annual Meeting

As a credit union member, you are also an owner with a voice and a vote in your financial cooperative. One way to express this voice is at the Annual Meeting and Election where you'll have the opportunity to get involved, get informed, and get connected to other members.

Every year our members come together in celebration of the cooperative spirit. It's a chance to discuss and learn about the state of the credit union, including accomplishments and innovations over the past year; hear from credit union leadership about future goals; and even take part in the election of incoming credit union officers. Mark your calendar and take advantage of this opportunity to find out what is going on at PSCU. We hope you can attend!

SAVE THE DATE!
80th Annual PSCU Meeting

SUNDAY
 March 1, 2015

- WHERE:** VFW
 388 River Drive
 Wausau, WI
- TIME:** 12:30pm Registration
 1pm Lunch
- WHAT:** Meeting, lunch, bingo to follow
- COST:** \$6/person (includes meal, beer & soda)

RSVP by February 16, 2015
 To RSVP, fill out and return form on the bottom of this newsletter.

To reserve your spot at the

80th Annual PSCU Meeting

Please fill out and return the bottom portion of this newsletter to:

80th Annual Meeting
 Public Service Credit Union
 PO Box 1854
 Wausau, WI 54402-1854

80th Annual Meeting
 Public Service Credit Union
 PO Box 1854
 Wausau, WI 54402-1854

NAMES: _____

COST: \$6/person

RSVP: Please return this form by February 16, 2015. Thank you!



Signature Loan Can Bridge Money Gap

It can happen to anyone. The car needs a major repair. A death in the family means an expensive airplane ticket. The furnace goes out on the coldest night of the year. Whatever the emergency, it may result in having a little too much month at the end of your money. A Signature Loan can help bridge the gap. It is a personal loan and is best used to meet short-term unanticipated expenses. Because there's no collateral, the interest rate is somewhat higher than say, a vehicle loan. But chances are a Signature Loan will cost less than a cash advance on your credit card. So if you are caught short, see the credit union about a Signature Loan. It's quick cash to see you through an unexpected expense.



e-Statements: Are You Green Yet?

As a credit union member, you're already a socially conscious consumer. You're always looking for ways to improve the world around you and help others, recycling, conserving, and the like. But are you green when it comes to your monthly statement? If not, you can easily make the switch from paper to paperless with your credit union e-Statements. By replacing traditional paper statements with e-Statements, you will:

- \$** Cut back the need for resources to create paper statements and in turn, improve the environment.
- \$** Protect your identity by reducing the paper trail of regular mail and thus the chance for ID theft.
- \$** Are available much sooner than paper statements
- \$** Offer convenience - members can now access years of account history online at anytime from anywhere

If you're interested in making the switch from paper to electronic statements, call or visit any branch location to find out how to go green.



Vehicle, ATV & snowmobile loan rates

2008-NEW VEHICLES

Up to 36 months.....2.60%APR
 48 months.....2.80%APR
 60 months.....2.95%APR
 72 months.....3.15%APR
\$20,000 or more financed
 84 months.....3.25%APR
\$25,000 or more financed

OLDER VEHICLES

Up to 36 months...4.25%APR

NEW UNTITLED ATV/SNOWMOBILE

Up to 60 months.....3.50%APR

2008-or NEWER

24 months.....3.60%APR
 36 months.....3.60%APR
 48 months.....3.85%APR
 60 months.....4.00%APR

NADA retail values

*NADA retail values; All vehicle loans have one free year of Auto Deductible Reimbursement Coverage



Financial Report

As of October 31, 2014

Loans.....\$6,329,706.20
 Shares.....\$9,956,438.20
 Reserves.....\$2,686,412.15
 Assets.....\$12,656,623.88
 Membership..... 1315

FACT or FICTION

Information you can use NOW!

Q: Does the Public Service Credit Union do real estate loans?

A - FACT
 YES! At the credit union we have loan programs to support the 1st or 2nd mortgage on your home. We offer 1st mortgages up to 15 years and 2nd mortgages up to 10 years.

We also do vacant land loans. We finance up to 80% of the value of the property. Call today if you have any questions regarding our real estate programs.

Happy New Year
 2015

Public Service Credit Union Members!!

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