

New annual meeting plans and Netbranch reminders

We can't believe we are seeing the fall colors in Wisconsin, already! But what a great summer for outdoor activities, flowers and gardens. Soon the snow will be flying.

Like the beautiful warmer weather, the credit union is also enjoying a healthy summer season. Members are using the credit union to meet their financial needs, for both savings and loan opportunities. We also continue to have more members use the e-statement for their quarterly statement instead of paper,



Sandy Leszczynski
president, PSCU

which is a convenience for members and a cost-savings to the credit union. You can easily sign up for e-statements on NETBRANCH. To access NETBRANCH, go to pscu-wausau.com and click on the NETBRANCH button on the left side of the website. If you have questions on how to log-on to NETBRANCH give us a call and we can help you through the process.

Looking into 2016, we are going to try something different for our Annual March Meeting. Instead of hosting the meeting off-site, we are going to have the meeting at the Wausau office and hold the meeting during the week. We will have a light meal after the meeting. We are hoping this will work for the members, as we now have more than enough parking and a large meeting room that should meet our needs. If you have any questions about

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NETBRANCH** | Log on today!



the Annual Meeting changes let us know and we will gladly answer your questions. The next quarterly newsletter will have all of the details about the Annual Meeting.

Remember to continue to use the credit union for your financial needs. We always have funds available for your next purchase – big or small!

Fall into a PSCU loan designed to meet your needs *and* wants

Many people think that being in debt is a bad thing, but wise use of loans is actually one of the pillars of financial soundness. Use of a loan, to buy a house or other appreciating form of property, actually puts you AHEAD in your net worth rather than behind. You should actually plan for these types of loans and incorporate them into your overall financial goals.

In addition to planned events, there are also the inevitable surprises that come up in life that you CAN'T plan for that may require a loan. These include household repairs, a vehicle that unexpectedly breaks down, medical emergencies, and so forth.

The third type of loan is for things that, while are not absolutely necessary, are nevertheless things that you WANT and that will improve your quality of life. These include such things

PSCU | vehicle kwik cash
loans | holiday more!
real estate

as vacations, boats and other vehicles for recreation, a swimming pool or addition to your home, and things of this nature.

The trick is not to go overboard and become so burdened with debt that it becomes difficult to meet necessary expenses, plus put money aside for savings. Finding just that right balance can be difficult, and your credit union is here to help. Whatever your wants and needs may be, your credit union has just the right type of loan to fill them. Plus, we will offer advice and counsel on whether it is financially sound to take on the debt. Stop by or call your credit union today and let us tailor a loan designed specifically for you.

Invite your family to join ours at PSCU

The holidays are just around the corner. Here's a gift that can last a lifetime: membership in the credit union. Because you belong to the credit union, your family members also are eligible to join. They, too, can enjoy all of the benefits of belonging: lower rates on loans, competitive rates on savings, convenient access to their accounts, and best of all, being treated like a person, not a number.

In satisfaction survey after survey, consumers consistently rate credit unions higher than other financial institutions. With a gift of credit union membership, one size really does fit all and no worries about the long line at the return and exchange counter. Membership in the credit union is a great gift for a young child or grandchild. What better way to show your love and affection than starting a little one out on the road to financial security?

For more information about how your family can join the credit union family, stop by the credit union or give us a call.

Fall into the driver's seat with a low-rate vehicle loan

If you're worried your wheels won't survive another winter, now is the time to take action. Dealers are looking to make room for the 2016 models and may be highly motivated to negotiate. And with a low-interest rate vehicle loan from the credit union, you're in the catbird seat. Shopping with a pre-approved loan is virtually the same as shopping with cash.

2008-new: starting at 2.60% APR up to 84 months

Older vehicles: 4.25% APR fixed rate up to 36 months

But before you step onto the dealer lot, do your homework. Check out magazines such as Consumer Reports and Car and Driver, and websites such as kbb.com (Kelley Blue Book) for background and price information. See what's available on sites like cars.com and carsoup.com. It's possible you'll find a late model used car that fits your needs.

New or just new to you, remember to see the credit union for your financing. All rates are available at pscua-wausau.com.

Holiday help from your credit union

Is your Grinch-like budget barely covering the cost of Santa's cookies and milk this holiday season? We can help. With a Holiday Loan from the credit union, you can enjoy this most wonderful time of the year. Our low-interest rates mean you won't end up with a holiday hangover from bringing on credit cards.



Start by calculating your expenses: gifts, wrapping paper, shipping and postage, decorations, cards, holiday meals and parties and so on. Last year's bills can help remind you of what you spent. Too much? Think about ways of trimming back. For example, draw names instead of buying everyone on your list a gift or ask family members to help with meal preparation by bringing a dish to pass. Plan to ship gifts in ample time instead of paying for expedited deliveries.

With your spending plan complete, see us about a Holiday Loan. Then shop with cash!

Financial report PSCU

September 1, 2015

Loans.....\$6,468,881.12
Shares.....\$10,164,087.90
Reserves.....\$2,690,379.81
Assets.....\$12,872,629.35
Members.....1307

FACT or FICTION Information you can use NOW!

Q: Can I get a credit report for myself once each year?

A: FACT

Yes, getting a free annual credit report is a great way to fight identity theft by monitoring and reviewing your report yearly. Get your report online at annualcreditreport.com or by phone at 1-877-322-8228.

Thank you VETERANS!

Wednesday, November 11 marks the 96th observance of Veterans Day. Originally known as Armistice Day, the name was changed to Veterans Day in 1954. The date was chosen in reference to the ending of World War I: Germany signed an armistice with the Allies at 11 a.m. on November 11, 1918.

Today, Veterans Day is dedicated to honoring all who have served our country. It is an important reminder of the sacrifices all of our military men and women have made on our behalf and an opportunity to acknowledge and thank them for their service and contributions. As we mark the day, all of us at the credit union want to say, "Thank you vets!"

Mark Your Calendars

Nov. 26, 2015	Thanksgiving Day	Closed all day
Nov. 27, 2015	Day after Thanksgiving	Closed all day
Dec. 24, 2015	Christmas Eve Day	Closed all day
Dec. 25, 2015	Christmas Day	Closed all day
Jan. 2, 2016	New Year's Day	Closed all day