

PSCU members make 2015 another successful year

As we close the books on 2015 and look forward to 2016, we would be remiss if we didn't take a moment to say "Thank You Members!" We truly appreciate your being a part of the credit union family. Without our valued member/owners, we would not exist. You're putting into action what Roy Bergengren, one of the founders of the US credit union movement, described when he called credit unions a demonstration of "the practicality of the brotherhood of man." As a financial cooperative, your credit union relies on savers to provide the funds for borrowers. When you participate in all the benefits of belonging, you help make the credit union stronger. Thanks for being a member and for your business.



Sandy Leszczynski
president, PSCU

Still, we need your help. Our credit union can't grow if we don't recruit new members into the credit union. Being we are a closed charter credit union we have a small group of people that can have accounts at our institution. This is where you come in. If you know of a co-worker that doesn't have an account at the credit union let them know about us. If you have a child or grandchild,

Hello E-statements Goodbye clutter

If "get organized" is one of your 2016 resolutions, here's a terrific way to get started: Sign up for e-Statements from the credit union. With e-Statements, you can access account information anytime you're online. Simply sign up for e-Statements on our website or contact us and we'll guide you through the process. Then, we'll send you an email alerting you that your statement is ready to view.

open an account for them. We also have lots of money to lend out. We have mortgage loans, car loans, motorcycle loans and the list goes on. Or even for your child's first loan, we are here to help get them on their way of growing a credit history. So remember us for your financial needs in the new year. We would like to wish you a prosperous, happy, and healthy 2016.

PSCU 2016 Annual Member Meeting: NEW LOCATION

The credit union's annual meeting is coming up quickly. Please note that we are making changes for the 2016 meeting. This year, the meeting will take place in the Wisconsin Public Service building's large meeting room.

As a member of the credit union we would

like to see everyone attend the meeting. The event helps us hear from you how we fared in 2015, and we'll let you know what is in store for 2016. You will have a chance to meet the directors and give your ideas about the credit union. The annual meeting is a credit union tradition. Enjoy refreshments, and see other members that you haven't met or seen in some time. We hope to see you there!



SAVE THE DATE!

81st PSCU
Annual
Meeting

TUESDAY
March 8, 2016

WHERE: 1700 Sherman St., Wausau, WI

WHEN: 4:30pm

WHAT: Meeting, light refreshments -
parking available behind building

RSVP: Contact Sandy Leszczynski
at 715 842-9865 ext.3 or
pscuwausau@dwave.net

New year, new PSCU loan rates

Great rates on vehicle, home loans

Vehicle, motorcycle, boat, motorhome rates:

**NADA retail values*

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

Real estate rates:

**All our real estate loans are in house loans*

5 year fixed rate.....3.00%APR

10 year fixed rate....3.50%APR

15 year fixed rate....4.20%APR



Join our holiday savings program

Did 2015 holiday expenses get away from you?

If your 2015 holiday expenses caught you off-guard, here's a way to be better prepared for the 2016 holiday season: Start a Holiday Savings Account at the credit union. You can earmark funds that will help you take those extra holiday expenses in stride. Even tucking away a small amount adds up. For example, saving \$15 a week for 48 weeks means you'll have \$720 when December rolls around. Save \$25 a week for 48 weeks and collect \$1,200 - yours to spend on gifts, decorations, entertaining, traveling, whatever holiday expenses come your way.

Make things easier when you put your Holiday Savings Program on autopilot. Sign up for an automatic transfer or payroll deduction. It's absolutely true that what you don't see, you don't miss. Contact the credit union to get started today.

Avoid costly tax mistakes in 2016

Tax season is right around the corner!

It's that time of the year again...TAX TIME! As you start filling in your tax forms, be aware that a mistake can cost you valuable time or money. Here are three tips to help you avoid the most common mistakes:

- 1** Be sure you enter all Social Security numbers on your tax return exactly as they are on the Social Security cards.
- 2** Make sure you spell the names of everyone on your tax return exactly as they are on their Social Security cards.
- 3** Make sure you are using the correct filing status.

EXCITING NEWS!

At our last board meeting the board of directors made a motion to declare a higher dividend rate for the 4th quarter of 2015. In doing this we will give back an extra \$9000.00 to our members. Our goal is to give most of our yearly earnings back to the members.

FACT or FICTION

Information you can use NOW!

Q Can I have more than one savings account at the credit union?

A **FACT** Yes, you can have sub accounts for many different reasons. Many members will have a Christmas account, a vacation account or a 'don't touch' account. Just give us a call and we can gladly open up a new sub account.

Happy New Year
Public Service Credit Union Members!!

Mark Your Calendars

| | | |
|---------------|------------------------|----------------|
| May 25, 2015 | Memorial Day | Closed all day |
| Sept. 7, 2015 | Labor Day | Closed all day |
| 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 |