

Summer fun loans at PSCU

Summer is here and we have money available for that summer fun loan! Maybe that boat is calling your name, or that ATV? We would love to help you with the financing of your purchase. Want even better news? We don't use your credit score to base your interest rate. Our rates are the same for all members: the base is calculated on the term and year of the collateral. Check us out today by finding us on the web at pscu-wausau.com, or give us a call. We will gladly give you our rates and explain what might be your monthly loan payment.



Sandy Leszczynski
President, PSCU

In addition to summer fun loans, now is the perfect time for that young adult in your household to buy his or her first vehicle. First, hit the road and head over to PSCU where you can get pre-approved for a vehicle loan. Taking this first step will give you better leverage as you work with a car dealer on making this exciting purchase. Our rates start as low as 2.60% based on term and year of the vehicle.



Do you know a co-worker that doesn't have an account at the credit union? We are always excited to grow our membership. Let them know why PSCU is a convenient banking option with great loan opportunities. Or simply send them our way and we can explain all of the benefits to banking at a local credit union.

PSCU members CAN save money this summer

If you have a high debt ratio, you may feel that it's impossible to save: All the money you earn is being used for bills. It may be more difficult to save, but it is possible. Here are five tips:

1. Believe you can do it. You may have heard the saying, "If you think you can do it or you think you can't do it, you're right." Having the right attitude is essential.
2. Set goals, both small ones, such as "save \$10 by the end of the week" and large ones, like "get out of debt".
3. Stop borrowing. Keep credit cards in a hard-to-access place, for example, frozen in a container of water. That way, you won't be tempted to use them for impulse purchases.
4. Pay yourself first. From each pay-check, have money automatically deposited in your share account. What you don't see, you won't miss.

Remember: You can access all of your accounts online through NetBranch! Go to pscu-wausau.com and click on NetBranch Log-in.

PSCU updates

Board of Directors:

- Pam Kolasinski**
Chairperson
- Matt Murphy**
Vice Chairperson
- Andrew Krieg**
Treasurer
- Kelly Zagrzebski**
Secretary
- Francis Martin**
Director
- Jason Linzmaier**
Director
- David Schneider**
Director

INSTRUCTIONS - Please check the box for the type of credit you are asking for:

Member No. _____

- Individual Credit - unmarried applicant.** Complete only the left hand column.
- Individual Credit - married applicant.** If both you and your spouse are residents of Wisconsin, complete both the left and right hand columns.
- Joint Credit - with your spouse.** Complete the left and right hand columns of this form, and other sections as they apply, then sign the following:
 We intend to apply for joint credit. **X** _____ Applicant **X** _____ Co-Applicant
- Joint Credit - with another applicant or co-signer who is not your spouse.** If either applicant is married and both applicant and spouse are Wisconsin residents, each applicant must complete a separate application with information about their spouse in the right hand column and then sign the following:
 I intend to apply for joint credit with: _____ **X** _____ Applicant

Mini-Loan Application

(For Wisconsin residents only; not for loans to be secured by real estate or a dwelling)

- Installment:** No. of Payments _____ Amount Requested _____
- Line of Credit:** Please see attached Addendum for additional required disclosures. Addendum is incorporated herein by reference.

Purpose of Loan

The credit union may offer either credit life/disability or debt cancellation/debt suspension coverage, but neither is required to obtain credit. If you notify the credit union that you are interested, the credit union will disclose the cost of this voluntary coverage to you. You must sign a separate election disclosing the terms and conditions for any coverage to become effective.

Complete this section only if a Wisconsin resident

Applicant Married Unmarried Legally Separated

Co-applicant Married Unmarried Legally Separated

I am a student at an institution of higher education, and I live on campus or within 1,000 feet of a campus border.

Applicant Name

Co-Applicant Name Spouse Name (Check one or both as applicable.)

Street Address	How Long?	Street Address	How Long?
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City / State / Zip	City / State / Zip
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Home Phone	Social Security No.	Date of Birth	Home Phone	Social Security No.	Date of Birth
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Employer	Position	How Long?	Employer	Position	How Long?
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Business Address	Phone	Business Address	Phone
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Are you obligated to make child support payments?	Amount	Are you obligated to make child support payments?	Amount
	\$		\$

Attach copies of most recent paystubs from each job currently held by applicant and co-applicant (if applicable).
 NOTE: Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Monthly Pay	<input type="checkbox"/> Gross	Other Income	Source	Monthly Pay	<input type="checkbox"/> Gross	Other Income	Source
\$	<input type="checkbox"/> Net	\$		\$	<input type="checkbox"/> Net	\$	

Mortgage Holder or Landlord	Mortgage Holder or Landlord
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Mortgage/Rent Payment	Balance Due on Mortgage(s)	Market Value	Mortgage/Rent Payment	Balance Due on Mortgage(s)	Market Value
\$	\$	\$	\$	\$	\$

AUTO(S)			
Year	Make	Model	If Financed/Leased, Where?
Year	Make	Model	If Financed/Leased, Where?

NOTICE TO MARRIED APPLICANT: No provision of a marital property agreement, a unilateral statement under Wis. Stats. sec. 766.59 or a court decree under Wis. Stats. sec. 766.70 adversely affects the interests of the credit union unless prior to the time the credit is extended, the credit union is furnished with a copy of the agreement, statement or decree, or has actual knowledge of the adverse provision when the obligation to the credit union is incurred.

This statement is submitted to obtain credit and does not constitute a contract for the extension of credit. I (We) certify that all information herein is true and complete. I (We) also authorize the credit union to verify or obtain any additional information the credit union may deem necessary concerning my (our) credit standing from credit bureaus, collection agencies, and any other source for consideration for the loan applied for hereon or for any other service offered at this credit union or its affiliate. The credit union may release information about its credit experience with me (us) as permitted by law. I (We) understand that it may be a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts, as applicable under the provisions of Title 18, United States Code, Section 1014.

Applicant's Signature _____	Date _____	Co-Applicant's Signature _____	Date _____
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COMPLETE THIS SECTION ONLY IF YOU ARE MARRIED AND YOU ARE APPLYING FOR CREDIT SEPARATE FROM SPOUSE
 IF THIS SECTION APPLIES, WE ARE REQUIRED BY WISCONSIN LAW TO NOTIFY YOUR SPOUSE BY MAIL IF YOUR LOAN IS GRANTED.

I certify that the credit being applied for, if granted, will be incurred or obtained during marriage and will be in the interest of the marriage or family. This statement is made in accordance with Wis. Stats. sec. 766.55(1).

Applicant's Signature _____ Date _____

DATE	NOTICE TO SPOUSE REQUIRED <input type="checkbox"/> YES <input type="checkbox"/> NO	DATE SENT	INITIALS	CREDIT COMMITTEE OR LOAN
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<input type="checkbox"/> APPROVED	<input type="checkbox"/> REJECTED Reason: _____
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COMMENTS:
