

## Fall into great loan rates at PSCU

The days grow shorter, reminding us Old Man Winter is just around the corner and will be on our doorstep before we know it. So now is the time to finish up those weatherization or other home improvement projects, pay off those high-interest credit cards, give the family room a makeover before the holidays, or even take that vacation you've been putting off. We have loans for any good reason: home improvement, debt consolidation, vacation, tuition, furniture, vehicles, clearing the deck of medical bills. Our great loan rates and terms can make it happen. So what are you waiting for? Call, click or stop in to explore your options. We think you'll find a loan that's in your best interest - whatever you need to live life to the fullest.

## Need a notary? We're here to Help

Many legal documents require your signature to be witnessed by a notary in order to help protect against fraud. A notary is licensed by the state and notarization is a way to ensure it's, in fact, you signing documents. For example, a power of attorney, which gives another person the ability to act on your behalf requires notarization. So does an advanced directive or living will. This document explains what medical treatments you want - or don't want - in case you are unable to communicate your wishes to a doctor yourself. You'll also want the protection of notarized signatures for any long-distance agreements you enter into - cases where you and the other signer are not in the same place at the same time. If you are looking for a notary, look no farther than the credit union. It's just one more way we're here to help ensure your well-being.

## Invite your family to join ours!

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. For more information about how your family can join the credit union family, stop by the credit union or give us a call at 715.842.9865.



## Establish healthy credit

The only way to establish good credit is to start buying on credit, which reveals your ability to pay for things that you buy or use. Here are some helpful tips for anyone just starting with credit:

- 1 Start slowly. Don't apply for more credit than is needed.
- 2 Don't charge more than can be paid off at the end of the month.
- 3 Before applying for a credit card, check out the interest rate, associated fees, credit limits, and terms.
- 4 Use your credit card wisely. A credit card opens all kinds of ways to damage your credit score. Never miss a payment. Pay in full if you can.
- 5 Pay ALL of your bills on time each month to maintain a solid credit history.

