

The Credit Line

Puyallup City Employees Federal Credit Union

1st Quarter

January 2010

**Puyallup City Employees Federal Credit Union
43th Annual Meeting
Wednesday, January 13, 2010 at 7:00 p.m.**

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**The Liberty Theater  
116 West Main Street, Puyallup, WA**

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**Doors open at 6:00 p.m.
Dinner will be served at 6:30 p.m. followed by our
Business Meeting ~ Cash Prizes ~ 50/50 Drawing**

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**Please call the credit union at (253) 841-2668 to  
RSVP by Monday, January 11, 2010  
Free to members and their guest  
You must be a member of PCEFCU to be eligible for the cash prizes.**

## 2010 Official Family

### Board of Directors

#### President

Carl Groseclose

#### Vice President

Scott Engle

#### Secretary

Kerry Stoner

#### Directors

Mike Guy

Don Hodges

Carolyn Jones

Robert Thompson

Peggy Watson

### Supervisory Committee

#### Chairperson

Carolyn Jones

### Committee Members

Linda Lian

Barbara Price

### Staff

#### Manager/Treasurer

Kaylee A. Spancic

#### Assistant Manager

Brenda Newsome

### Financial Service Representative

Kirsten Edgbert

## **NEEDED.... YOUR KNOWLEDGE, YOUR SKILLS, YOUR EXPERIENCE**

*There is 1 Board of Directors position vacant at this time. If you have a willingness to serve PCEFCU's membership and would like to be a part of building your credit unions future for generations to come, consider running for this Board position. You must be a member in good standing. If you are interested in submitting your name to be put on the ballot for the 2010 Board elections, please call credit union manager, Kaylee Spancic, at 253-841-2668 for complete information.*

**Puyallup City Employees  
Federal Credit Union**

**307 West Meeker**

**Puyallup, WA 98371**

**PHONE: (253) 841-2668**

**FAX: (253) 841-3835**

**E-MAIL: PCEFCU@JUNO.COM**

**Internet Banking:**

**www.puyallupcityemployeesfcu.com**

## **Dividend Rates Declared**

For the 4th Quarter Ending

December 31, 2009

Share Accounts:

\$25.00 and Up

.40% APR (.40% APY)

Apr: annual percentage rate

Apy: annual percentage yield

## **Win \$25.00**

Join PCEFCU and if the account number issued to you is #2270\*, we will deposit \$25.00 into your new Share account.

Join today and win \$25.00!!!

Good Luck

\*Account numbers are issued in numeric order.

**Credit Union Hours:  
Monday thru Friday  
9:00 a.m. to 5:00 p.m.**

Your savings federally insured to at least \$250,000.00  
and backed by the full faith and credit of the United States Government

**NCUA**

National Credit Union Administration A U.S. Government Agency



**NOTICE TO MEMBERS: PCEFCU WILL NEVER EVER ASK FOR YOUR PERSONAL INFORMATION VIA E-MAIL, TEXT MESSAGING, TWITTER, TWEET, FACEBOOK OR MY SPACE. PCEFCU WILL EITHER CALL YOU OR SEND YOU A**

## Puyallup City Employees Federal Credit Union Products and Services

**Shares (Savings) Share Drafts (Checking) Loans**  
**Home Banking E-Statements Free On-Line Bill Pay**  
**Direct Deposit Payroll Deduction Automatic Payments**  
**VISA Debit/ATM Card Sur-Charge Free ATM Access**  
**Free Checks Free Overdraft Transfers**  
**Gap Insurance Accidental Death and Dismemberment Insurance (AD&D)**  
**Notary Services**



### GAP Insurance Coverage

ONLY **\$295.00**



If you are considering the purchase of a new or used vehicle you should consider adding GAP Insurance to your loan and **PCEFCU offers GAP** Insurance at a much lower rate than at the dealers. GAP insures you for the difference between what you owe on your car and what your insurance company says its worth should your vehicle be "totaled" in an accident. Call **PCEFCU** at (253) 841-2668 before making your purchase. **We can PRE - APPROVE** you for your loan and you will have the peace of mind knowing that your financing is in order and you can concentrate on what is really important, finding that perfect car!

### Looking to Purchase a New or Used Vehicle in 2010?

Check out our Rates  
As Low As.....

**New Autos: 4.25% apr**  
**2006 to 2010**

(100% Blue Book + Tax & Licensing)

**Used Autos: 6.50% apr**  
**2003—2005**

(100% Blue Book + Tax & Licensing)

**Rates are based on approved credit and are subject to change without notice.**  
**Terms and Conditions Apply.**

Apr = Annual Percentage Rate

Find Your Account Number and Win \$25.00.....Somewhere hidden in this newsletter is a members account number. If the account number is yours, call the Credit Union and you will win \$25.00.....

### Share Certificate Rates (CD's)

12 Month Term: Minimum Deposit \$500.00  
1.50% apr\*/1.51% apy\*\*

6 Month Term: Minimum Deposit \$500.00  
1.25% apr\*/1.25% apy\*\*

Kids Kickoff Accounts - Ages 21 and Under  
\$100.00 to \$1000.00

6 Month Term  
4.00% apr\*/4.03% apy\*\*

\*apr: annual percentage rate

\*\*apy: annual percentage yield

Call us for complete terms and conditions

Thank you.. To all our members for choosing PCEFCU to be your financial institution. We wish you all a healthy, happy and prosperous 2010.  
**Happy New Year**

### Holiday Closings

**In Observance:**

**Martin Luther King**

**Monday**

**January 18, 2010**

**Presidents Day**

**Monday**

**February 15, 2010**

2001

Check out these great websites for kids.....

[www.AAAmath.com](http://www.AAAmath.com)

[www.funbrain.com](http://www.funbrain.com)

[www.BizKids.com](http://www.BizKids.com)

This is a great program that teaches children all about credit unions and money. Watch Biz Kids on your local PBS

### PCEFCU Kids Corner Winter Fun

1. wnsobdaorgni \_\_\_\_\_
2. llyis mages \_\_\_\_\_
3. rnyai ydsa \_\_\_\_\_
4. ksnngii \_\_\_\_\_

### Joke Time

How do you cut the sea in half?

Answer: With a sea saw!

What is the most musical bone?

Answer: The trom-bone!

Answers: 1. snowboarding 2. silly games 3. rainy days 4. skiing

**CHANGE OF ADDRESS SHOULD WE FEEL THAT YOUR CREDIT UNION INFORMATION NEEDS TO BE UPDATED. A GOOD RULE OF THUMB IS TO NEVER OPEN AN E-MAIL FROM ANY FINANCIAL INSTITUTION. NOT SURE? CALL THEM FIRST.**