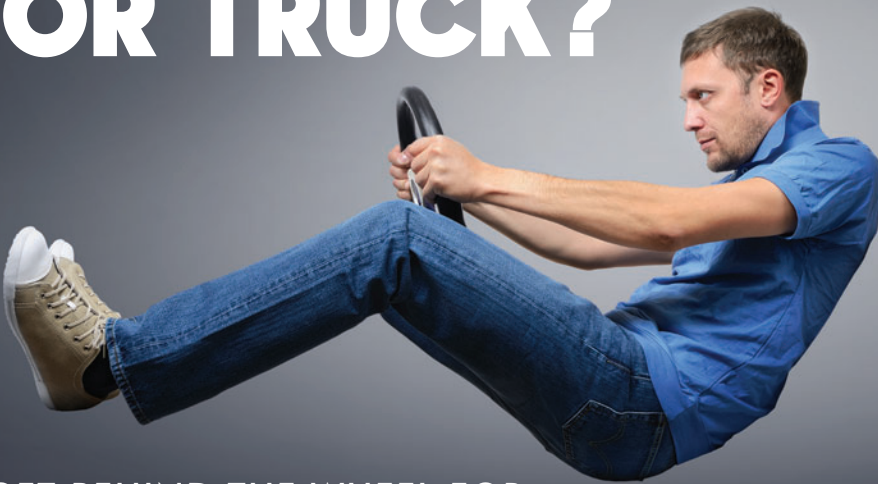


# DREAMING ABOUT A NEW CAR OR TRUCK?



GET BEHIND THE WHEEL FOR LESS WITH A **LOW RATE AUTO LOAN!**

RATES AS LOW AS  
**1.50% APR\***

TERMS UP TO  
**84 MONTHS**

**100%**  
FINANCING IS AVAILABLE

Hurry! Apply today for a new car loan, or refinance with us to receive a rebate or other great rate incentives!

**pbccu.coop** or **1-800-834-3495** or stop by any PBCCU branch location.

**You could be driving the vehicle of your dreams sooner than you think!**

\*Annual Percentage Rate. Rates, terms and conditions are subject to change without notice. Rates range from 1.50% A.P.R. to 17.75% A.P.R.

## SHRED FEST

SATURDAY,  
FEB. 7TH

9:00 a.m.–12:00 p.m.

PBCCU's West Palm Beach Office

3469 Summit Blvd.  
West Palm Beach, Florida

Bring all of those confidential documents you've been meaning to shred and have them shredded for FREE! Paper only, please. Cardboard cannot be accepted for shredding.

Voluntary donations WILL be accepted and placed in PBC Credit Union's Charity Fund which supports local charities.

**REFRESHMENTS WILL BE SERVED!**

## YOU'RE INVITED!

62ND ANNUAL MEETING

Join us for this year's annual meeting as we honor 62 years of providing you, our valued member-owners, quality service you've come to expect from the credit union you trust.

Saturday, February 14, 2015

10:00 a.m.

Clayton Hutcheson Exhibition Hall  
559 North Military Trail  
West Palm Beach, FL

Come for your opportunity to address the Board and management with any concerns or suggestions. *Plus, all members who are seated by 10:30 will be eligible for a door prize. Don't miss it!*

## JOIN US FOR PEACE OF MIND!

### PREPARING A WILL— AN EDUCATIONAL SESSION

Tuesday  
February 24, 2015  
6 p.m. - 7:30 p.m.

PBCCU's West Palm Beach Office  
3469 Summit Boulevard  
West Palm Beach, FL 33406

Legal Shield and PBC Credit Union are pleased to host a FREE Will Preparation Educational Session for all members wishing to learn about types of wills, the advantage to having a will and what is needed to begin a will. Enrollment in the Legal Shield plan is not required to attend this session.

If interested, anyone choosing to join Legal Shield can do so by visiting [www.pbccu.coop](http://www.pbccu.coop). Or, you will also be able to do in person at the session. Will kits will be provided as well as Living Wills and Limited Power of Attorneys. The attorney present will answer all questions and bring the will information to the law firm to prepare the will for review and to be notarized.

### Sign up today!

RSVP to Jack Ramsay at (561) 686-4006 ext. 1120 or by e-mail at [jackramsay@pbccu.coop](mailto:jackramsay@pbccu.coop). Refreshments will be served in addition to a drawing for a **\$100 gift card!** Don't miss it!



## IT'S OFFICIAL... NEW WEBSITE LAUNCHED!

In November 2014, PBCCU launched its fully mobile responsive website! If you have not yet taken a look, please do and let us know what you think!

[www.pbccu.coop](http://www.pbccu.coop)



## Bulletin Board



### Happy New Year Member-Owners!

All of us at PBC Credit Union wish you and your family a very happy, safe and prosperous 2015. We thank you for your membership and look forward to meeting and exceeding your financial needs in 2015 and beyond.



**Have you moved?** Do you have a new phone number and/or e-mail address? Please make sure to let us know of any changes in your personal information.



### New App Helps Avoid Traffic!

PBC Credit Union along with the Palm Beach County Sheriff's Office announces America's first all-audio traffic app! Hear up to the minute traffic reports from the Palm Beach County Sheriff's Office on your Apple or Android phone. **It's Free—download today!** Visit <http://audiotrafficapp.com/palmbeach/> for more information.

## Holiday Closings

**Martin Luther King Jr. Birthday**  
Closed Monday, January 19, 2015

**Presidents Day**  
Closed Monday, February 16, 2015

## MAKE YOUR NEW YEAR'S RESOLUTION TO "SAVE TIME!"

We are proud to offer you a wide variety of convenient products and services that can quickly and easily connect you with your accounts. Such services include:

- ☑ Direct Deposit
- ☑ Automatic Payments & Transfers
- ☑ E-Statements
- ☑ CU Online
- ☑ CU SERVE
- ☑ CU Bill Pay



### Coming Soon...Remote Deposits & Mobile Banking!

Your time is valuable. We're here to help. Visit [www.pbccu.coop](http://www.pbccu.coop) for more information on all our convenient services today!

[pbccu.coop](http://pbccu.coop) or 561-686-4006



# CELEBRATE THE NEW YEAR WITH A **SPECIAL TRADE-IN OFFER!**

We've joined forces with Enterprise Car Sales to bring you great deals on hand-selected, high quality used vehicles during the Celebrate the New Year Used Auto Sales Event going on January 1-31, 2015.

ENTERPRISE WILL APPRAISE  
YOUR VEHICLE USING KELLEY BLUE  
BOOK® TRADE-IN VALUE AND

ADD **\$500!**<sup>1</sup>



Visit your local branch, log onto [pbccu.coop](http://pbccu.coop) or call **1-800-834-3495** to get pre-approved today.

Then visit Enterprise Car Sales to see deals available on select used vehicles!



479 S. Military Trail, W. Palm Beach / 561-242-5335

**DON'T  
DELAY!  
OFFER GOOD  
THROUGH  
JANUARY  
2015**

We're confident you'll find the car you're looking for during this sales event. Enterprise sells great cars at competitive prices and each vehicle they sell comes with one of the industry's best used car warranties. They offer no-haggle pricing and their professional staff is trained to help members through a low-pressure sales process that puts your needs first.

1: Kelley Blue Book Trade-In Values used by Enterprise are obtained from © 2014 Kelley Blue Book Co.'s website KBB.com. Kelley Blue Book Trade-In Value is based on accurate condition rating and mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Kelley Blue Book Trade-In Value. Kelley Blue Book valuation adjustments for vehicle mileage disproportionate to the age of the vehicle may be capped by Enterprise Car Sales at 20% of the vehicle's base value. If a Kelley Blue Book Trade-In value is not available for customer's vehicle Enterprise will provide a fair and competitive value for customer's vehicle. Additional trade-in value of \$500 is available only on passenger vehicles and light duty trucks, with a Kelley Blue Book Trade-In Value and when a vehicle is purchased from Enterprise. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Offer only valid on one trade-in for each Enterprise vehicle purchase. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer void where prohibited including AK, HI, KY, LA, MD, NE, NM, OK, OR, SC, TX, VA and Washington, D.C. Offer valid from 1/1/15 - 1/31/15. No cash advances. Cannot be combined with any other offers. Used vehicles were previously part of Enterprise short-term rental, and/or lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other.

**NOW THROUGH  
FEBRUARY 28, 2015**

**TRANSFER  
HIGHER RATE  
CREDIT CARD  
BALANCES  
AND SAVE!**

**4.9% APR\***

ON BALANCE TRANSFERS  
FOR THE LIFE OF THE LOAN

PLUS, NEW PURCHASES  
RATES AS LOW AS

**8.9% FIXED  
APR\*\***

AND NO ANNUAL FEE!

**Additionally, our credit card offers:**

- Credit limit \$300 to \$30,000
- No fees for balance transfers or cash advances
- 24/7 online and phone access
- Zero fraud liability
- No punitive interest rates
- Withdraw cash at ATMs displaying the VISA emblem
- Free auto rental insurance when you use our credit card

**Plus, you can choose your rewards:**

- 1 **CASH BACK** - 1% cash back on purchases (net), shown on monthly statement, credited quarterly.\*\*\*
- 2 **REWARDS BONUS POINTS** - One point earned for every \$1 spent (net) redeemable for merchandise and travel

\*A.P.R. = Annual Percentage Rate. Payments are first applied to balances with the highest A.P.R. Credit qualification required. \*\*4.9% A.P.R. Interest Rate applies to balance transfers made between January 1-February 28, 2015 and will remain in effect until transferred balance is paid in full. \*\*\*Disclosed A.P.R. is for purchases only.

**[pbccu.coop](http://pbccu.coop) or 561-686-4006**

# IS THIS THE YEAR YOU STOP PROCRASTINATING ABOUT YOUR FINANCIAL PLAN?

## SOME THINGS TO THINK ABOUT AS YOU GET STARTED.

BY JACK RAMSAY

Look at your expenses and your debt. Take a look at your core living expenses (such as a mortgage payment, car payment, etc.). Can any core expenses be reduced? Investing aside, you position yourself to gain ground financially when income rises, debt diminishes and expenses decrease or stay (relatively) the same.

Maybe you should pay your debt first, maybe not. Some debt is "good" debt. A debt is "good" if it brings you income. Credit cards are generally considered "bad" debts.

If you'll be carrying a debt for a while, put it to a test. Weigh the interest rate on that specific debt against your potential income growth rate and your potential investment returns over the term of the debt.

Of course, paying off debts, paying down balances and restricting new debt all works toward improving your FICO score, another tool you can use in pursuit of financial freedom (we're talking "good" debts).

Implement or refine an investment strategy. You're not going to retire solely on the elective deferrals from your paycheck; you're going retire (hopefully) on the interest that those accumulated assets earn over time, plus the power of compounding.

Manage the money you make. If you simply accumulate unmanaged assets, you have money just sitting there may be exposed to risk - inflation risk, market risk, even legal risks. Don't forget taxes. The greater your wealth, the more long-range potential you have to accomplish some profound things - provided your wealth is directed.

If you want to build more wealth this year or in the near future, don't neglect the risk management strategy that could be instrumental in helping you retain it. Your after-tax return matters. Risk management should be part of your overall financial picture.

Request professional guidance for the wealth you are (or could be) growing. A good financial professional should help to educate you about the principles of wealth building. You can draw on that professional knowledge and guidance this year—and for years to come.



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**BY THE NUMBERS**  
AS OF NOVEMBER 2014

**25,986**  
TOTAL MEMBERS

**\$121,346,735**  
TOTAL ASSETS

<p><b>West Palm Beach Office</b> 3469 Summit Blvd., West Palm Beach, FL 33406</p> <p><b>Boynton Beach Office</b> 1301 N. Congress Ave., Boynton Beach, FL 33426</p> <p><b>Ft. Pierce Office</b> 2620 South US 1, Ft. Pierce, FL 34982</p> <p><b>Lake Worth Office</b> 120 N. Federal Hwy., #105, Lake Worth, FL 33460 (LOBBY ONLY, NO DRIVE-THRU)</p> <p><b>LOBBY HOURS</b> M-TH: 10 a.m. - 5 p.m. FR: 9 a.m. - 6 p.m. SA-SU: Closed</p> <p><b>DRIVE-THRU HOURS</b> M, TU, TH: 8 a.m. - 5:30 p.m. W: 10 a.m. - 5:30 p.m. FR: 7:30 a.m. - 6 p.m. SA: 9 a.m. - 12:00 p.m. SU: Closed</p>	<p><b>Royal Palm Beach Office</b> 10469 Southern Blvd., Royal Palm Beach, FL 33411 (LOBBY ONLY, NO DRIVE-THRU)</p> <p><b>LOBBY HOURS</b> M, TU, TH, FR: 9 a.m. - 5 p.m. W: 10 a.m. - 4 p.m. SA-SU: Closed</p> <p><b>CU Center <span style="background-color: red; color: white; padding: 2px;">NEW LOCATION!</span></b> 8895 N. Military Trail, Suite 101-D Palm Beach Gardens, FL 33410</p> <p><b>LOBBY HOURS</b> M, TU, TH, FR: 9 a.m. - 5 p.m. W: 10 a.m. - 5 p.m. SA-SU: Closed</p> <p><b>DRIVE-THRU HOURS</b> M, TU, TH, FR: 8 a.m. - 6 p.m. W: 10 a.m. - 5:30 p.m. SA: 9 a.m. - 1:00 p.m. SU: Closed</p>
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