



SOURCE

A QUARTERLY PUBLICATION FOR THE MEMBERS OF PBC CREDIT UNION

Introducing PBCCU's ... CREDIT/SAVINGS BUILDER LOAN



Building your credit is important. Our Credit/Savings Builder Loan is designed to help members with no credit, little credit, or unfavorable credit. The loan is used to build or rebuild your credit score. By improving your credit score, you're likely to get better rates on loans, and save a lot of money in the process! Your successful payment history will then be reported to the credit bureaus, which can positively impact your credit score.

FEATURES OF THE CREDIT/SAVINGS BUILDER LOAN

- Members can apply for a loan amount of \$500- \$10,000
- Affordable APR* of 4% above the current share savings rate
- The approved loan amount is placed in a PBCCU savings account, not eligible for withdrawal, where it will earn interest
- Terms up to 60 months
- Once the loan is repaid in full, funds can be withdrawn from the savings account as desired!

Apply Today! Visit www.pbccu.coop

* Annual Percentage Rate. Rates, terms and conditions are subject to change without notice.



E-STATEMENTS ... IT'S TIME YOU SWITCHED!

- FREE, fast, easy and convenient
- Allow you to securely view your statements online at ANY TIME via CU Online
- Provide a great way to protect our environment by saving paper
- Allow you to receive a monthly e-mail reminder when your statement is ready to view

To sign up, simply visit www.pbccu.coop and sign on to your account via CU Online. Not enrolled for CU Online? You can self-enroll right from the credit union's website.

Once in CU Online, go to the YOUR PREFERENCES tab. Upon reading the disclosure, select ELECTRONIC on the drop down menu under SERVICES. Then, continue and click yes to save the settings. You will then be enrolled!

Enroll today - visit www.pbccu.coop





MAKE VEHICLE SHOPPING A BREEZE WITH



PBC Right Choice Auto Connection, powered by AutoAdvisors, makes purchasing a new or used vehicle hassle free. Upon pre-approval for a PBCCU auto loan, we'll work on your behalf to provide unbiased advice for an easier, less costly vehicle purchase. If you want to avoid hassles with sales people or just get a great car deal, let our Advisor at Right Choice Auto Connection do the work for you. The Advisor can find almost any make or model, car, truck or van. Plus, Right Choice Auto Connection's volume buying assures a low price and PBC Credit Union's low finance rates will give you a GREAT car deal. Best of all, this service is at NO CHARGE to you!

1. Get pre-approved for your auto loan by applying either over the phone at (561) 686-4006, at any office or online at www.pbccu.coop. Our Member Relations Specialist will then refer you to our Right Choice Auto Connection Advisor.
2. Let our Right Choice Auto Connection Advisor find your desired vehicle. Our Advisor can be reached at (561) 686-4006, ext. 1136 or by e-mail at rightchoice@pbccu.coop. You can also browse the huge selection of vehicles to choose from via our website at any time.
3. Close the loan and drive away with your new car and a great deal!

Bulletin Board

Holiday Closings:

Labor Day

Closed Monday, September 1, 2015

Columbus Day

Closed Monday, October 12, 2015

Make sure to Like us on Facebook or follow us on Twitter!



PBCCU member Guilda Lizaire Joseph, won \$500 in the member referral contest during January. Her name was randomly selected from all members who referred someone else to join the credit union during the 4th quarter of 2014. On the left is WPB Member Relations Supervisor Jasper Boone.

pbccu.coop or 561-686-4006

VACATION LOAN



CELEBRATE SUMMER! PBCCU VACATION LOANS ARE BACK

You know you need one. You just have to admit it. You're long overdue for a vacation. PBC Credit Union can tailor a vacation loan that is perfect for you and your family, all with competitive terms and low, low rates.

Apply for your vacation getaway today!

RATES AS LOW AS

8% APR*

TERMS UP TO

12 MONTHS

BORROW UP TO

\$7,500

This great offer is only available through September 30, 2015. Apply online at www.pbccu.coop, visit any branch location, or call us at (561) 686-4006. It's that easy!

*Annual Percentage Rate. Rates, terms and conditions are subject to change without notice and are determined by your credit worthiness. Rates change from 8% - 13%.



DO YOU NEED EXTRA CASH? DO YOU HAVE MEDICAL BILLS... COLLEGE EXPENSES? OR WOULD YOU LIKE TO PUT IN THAT SWIMMING POOL YOU'VE ALWAYS DREAMED ABOUT?

A HOME EQUITY LOAN FROM
PBC CREDIT UNION IS A GREAT WAY
TO PUT YOUR HOME TO "WORK," -
HELPING YOU FINANCIALLY
WHEN YOU NEED IT MOST.

Fixed Home Equity Loan (Second Mortgage)

The first type of home equity loan offered by PBCCU is a Second Mortgage. This loan is delivered in one lump sum, with a fixed interest rate. Second mortgages are usually the best choice when you know how much you need and want the ability to pay over a long period of time.

Home Equity Line of Credit (HELOC)

The second type of home equity loan offered by PBCCU is a Home Equity Line of Credit (HELOC). This is a line of revolving credit with an adjustable interest rate, great for short-term borrowing or unexpected costs such as a medical emergency. The borrower can choose when and how often to borrow money.

APPLY FOR YOUR SECOND MORTGAGE OR HOME EQUITY LOAN TODAY!

Visit www.pbccu.coop or call us at 561-686-4006 or toll-free at 1-800-834-3495.

Interest rate based on the combined loan to value (CLTV). Financing available up to 80%. Certain credit restrictions may apply. No closing costs on Home Equity loans when you borrow \$50,000 or more upon loan closing. Home Equity loans are available up to \$250,000. Title insurance is required for loans in excess of \$100,000.

HELOCs offer a variable rate. Tied to the Wall Street Journal Prime Lending Rate plus a margin. If applicable however, under no circumstances will the annual rate go below 4.00% for the term of the loan. The margin is determined by credit risk factors at time of closing and adjusts quarterly. Maximum cap is 18% APR. Payment option is a percentage of the balance based on a 15 year amortization. Total loan term is 20 years, which is made up of a 5 year draw period and a loan amortization of 15 years.

Product offers, terms and other information provided herein are subject to change without notice due to the occasional inaccessibility to our web site which may be beyond our control. PBC Credit Union cannot guarantee the completeness or accuracy of the information provided herein. The results are not guaranteed to be accurate. Please contact the credit union at 561-686-4006 for additional information and for complete disclosures. PBC Credit union does business in accordance with the Federal Fair Housing Law and the Equal Opportunity Act.

pbccu.coop or 561-686-4006



ARE YOU PREPARED TO RETIRE?

IT'S NEVER TOO EARLY TO START PLANNING FOR YOUR RETIREMENT.



Presented by Jack Ramsay

After all, the sooner you begin, the more solid your retirement foundation can become. Many Americans wait too long to begin planning. Often, this is simply because they don't know where or how to begin ... so they procrastinate.

Don't procrastinate any longer.

Retirement planning doesn't have to be complicated, and a firm plan may provide you with peace of mind for the future. A good first step is speaking to a professional, one trained in the financial issues that impact you. I'll be happy to share my knowledge with you.

You can ask me about ...

- Asset Accumulation
- Asset Protection
- IRA Rollovers & Asset Management
- Tax Reduction Methods*

Make sure your money lasts. Enjoy your retirement. If you're ready to start laying the financial foundation, please contact me. I welcome the opportunity to help you explore all your options.

Jack Ramsay may be reached at 561-686-4006, ext. 1120 or jack.ramsay@cunamutual.com.

*Representative is not a tax advisor. For information regarding your specific tax situation, please consult a tax professional. Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution.

BY THE NUMBERS
AS OF
MAY 31, 2015

26,939
TOTAL MEMBERS

\$132,254,050
TOTAL ASSETS

<p>West Palm Beach Office 3469 Summit Blvd., West Palm Beach, FL 33406</p> <p>Boynton Beach Office 1301 N. Congress Ave., Boynton Beach, FL 33426</p> <p>Ft. Pierce Office 2620 South US 1, Ft. Pierce, FL 34982</p> <p>Lake Worth Office 120 N. Federal Hwy., #105, Lake Worth, FL 33460 (LOBBY ONLY, NO DRIVE-THRU)</p> <p>LOBBY HOURS M-TH: 10 a.m. - 5 p.m. FR: 9 a.m. - 6 p.m. SA-SU: Closed</p> <p>DRIVE-THRU HOURS 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>Royal Palm Beach Office 10469 Southern Blvd., Royal Palm Beach, FL 33411 (LOBBY ONLY, NO DRIVE-THRU)</p> <p>LOBBY HOURS M, TU, TH, FR: 9 a.m. - 5 p.m. W: 10 a.m. - 4 p.m. SA-SU: Closed</p> <p>CU Center 8895 N. Military Trail, Suite 101-D Palm Beach Gardens, FL 33410</p> <p>LOBBY HOURS M, TU, TH, FR: 9 a.m. - 5 p.m. W: 10 a.m. - 5 p.m. SA-SU: Closed</p> <p>DRIVE-THRU HOURS 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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