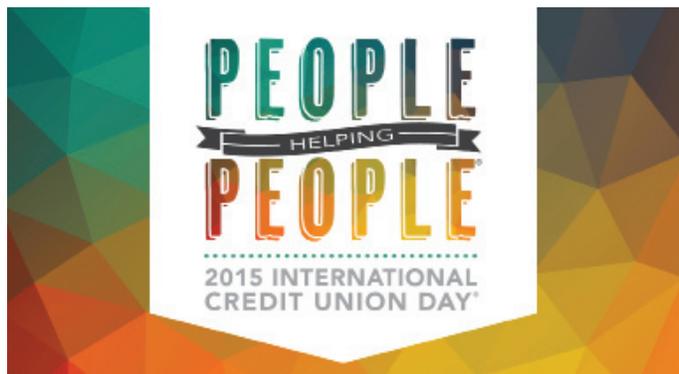


SOURCE

A QUARTERLY PUBLICATION FOR THE MEMBERS OF PBC CREDIT UNION



Happy International Credit Union Day!

In Celebration of "People Helping People"



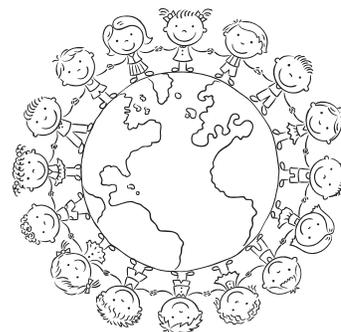
Refer a new member to PBCCU through December 31, 2015 and be entered into a drawing to win a \$500 Gift Card!

More than 217 million people now belong to credit unions throughout the world! We would like your help in providing service to more people in our area. Please let your relatives, friends, neighbors, and co-workers know about the many benefits that you receive. Anyone living or working in Palm Beach, Martin, or St. Lucie Counties are eligible for membership. For every person you refer that joins, we will enter you in the drawing to win a \$500 gift card!

Please join us for International Credit Union Day on Thursday, October 15 to celebrate this important event with refreshments at all branch locations. With more than 217 million members throughout the world, credit unions are an important part of the fabric of the countries they serve. This year's theme is People Helping People. We help build financial stability within our membership by having fewer service charges, better loan rates, and greater choice. We thank all of our loyal members that we have had the pleasure of serving since 1953.

We will be sponsoring a coloring contest for children up to age 12. There are three age categories (0-6, 7-9, and 10-12). One winner will be selected from each category and will receive \$20 to deposit in his or her Kirby Savings Account. The entries must be returned to us by October 30, 2015.

All coloring materials will be available to be picked up from any branch location.



Please fill out the NEW MEMBER REFERRAL FORM

Return the filled out form to any credit union office at the time the referred member's account is opened.

REMEMBER: The more people you refer, the more entries you will have in the drawing. Referral forms will also be available at each PBCCU location.

New Member Referral Form

I refer _____ for membership at PBCCU.

Your Name _____ (please print)

Last Four Digits of Account Number _____

Phone Number _____

Your Signature _____

Drawing will be held on January 11, 2016. To qualify for the prize drawing, I understand I must be a member in good standing with PBCCU. I become eligible for the drawing once the person I've referred establishes his/her account with PBCCU. This form must be completed and returned to the credit union at the time the new member's account is established. A \$25 minimum deposit is required to open an account and establish membership. All normal account restrictions apply during this special offer. All potential members must qualify for membership with PBCCU. Call (561) 686-4006 for more details.

COULD ASSUMPTIONS HARM YOUR RETIREMENT PLAN?

Two Common Misconceptions to Think About



Provided by Jack Ramsay

1 ASSUMING RETIREMENT WILL LAST 10-15 YEARS

Historically, retirement has lasted about 10-15 years for most Americans. The key word here is "historically." When Social Security was created in 1933, the average American could anticipate living to age 61. By 2005, life expectancy for the average American had increased to 78.¹

So assuming you'll only need 10 or 15 years worth of retirement money could be a big mistake.

In 2010, the American Academy of Actuaries said that the average 65-year-old American male can expect to live to 84½, with a 30% chance of living past 90. The average 65-year-old American female has an average life expectancy of 87, with a 40% chance of living past 90.²

*Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free 800-369-2862. Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution. CBSI is under contract with the financial institution, through the financial services program, to make securities available to members.

This material was prepared by MarketingLibrary.Net Inc., and does not necessarily represent the views of the presenting party, nor their affiliates. This information should not be construed as investment, tax or legal advice. All information is believed to be from reliable sources; however, we make no representation as to its completeness or accuracy.

Please consult your Financial Advisor for further information.

1) nytimes.com/2008/04/27/weekinreview/27sack.html

2) usatoday.com/money/perfi/retirement/2010-04-30-401k28_CV_N.htm

2 ASSUMING TOO LITTLE RISK

Holding onto your retirement money is certainly important; so is your retirement income and quality of life. Over the last few decades, we have had moderate inflation (and sometimes worse, think 1980.) What happens is that over time, even 3-4% inflation gradually saps your purchasing power. Your dollar buys less and less. If your income doesn't keep up with inflation, essentially, you end up living on yesterday's money.

As you retire, you may assume that an extremely conservative approach to investing is mandatory. But given how long we may live - and how long retirement may last - growth investing may be important.

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

Ms. Daniella Josma

This year's winner of the Ruth and Lake Lytal Memorial Scholarship



The 2015 recipient of the Ruth and Lake Lytal Memorial Scholarship is Ms. Daniella Josma. Daniella has been a member of PBCCU since 2009. She is attending Florida Atlantic University and currently has a 3.8 GPA. Her goal is to achieve her Bachelor of Science Degree in Health Administration. The scholarship is made in memory of Lake and Ruth Lytal who were founding members of the credit union.

BY THE NUMBERS

AS OF AUGUST 30, 2015



27,330

TOTAL MEMBERS



\$132,782,982

TOTAL ASSETS

West Palm Beach Office

3469 Summit Blvd., West Palm Beach, FL 33406

Boynton Beach Office

1301 N. Congress Ave., Boynton Beach, FL 33426

Ft. Pierce Office

2620 South US 1, Ft. Pierce, FL 34982

Lake Worth Office

120 N. Federal Hwy., #105, Lake Worth, FL 33460
(LOBBY ONLY, NO DRIVE-THRU)

LOBBY HOURS

M-TH: 10 a.m. - 5 p.m.
FR: 9 a.m. - 6 p.m.
SA-SU: Closed

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

Royal Palm Beach Office

10469 Southern Blvd., Royal Palm Beach, FL 33411
(LOBBY ONLY, NO DRIVE-THRU)

LOBBY HOURS

M, TU, TH, FR: 9 a.m. - 5 p.m.
W: 10 a.m. - 4 p.m.
SA-SU: Closed

CU Center

8895 N. Military Trail, Suite 101-D
Palm Beach Gardens, FL 33410

LOBBY HOURS

M, TU, TH, FR: 9 a.m. - 5 p.m.
W: 10 a.m. - 5 p.m.
SA-SU: Closed

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



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.



pbccu.coop or 561-686-4006

**PBC CREDIT UNION
PRIVACY POLICY**

FACTS

WHAT DOES PBC CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depends on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Account transactions

When you are *no longer* our member, we continue to share your information as described in this notice.

How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons PBC Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does PBC CU share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share.
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share.
For nonaffiliates to market to you	No	We don't share.

Questions?

Call (561)-686-4006, visit www.pbccu.coop, or write to us at: 3469 Summit Blvd., West Palm Beach, Florida 33406

Official Family Nominations



Any member interested in serving as part of our official family must submit petitions to the main office by November 22, 2015. The petitions must include the printed names and signatures of at least 273 members (1% of our membership as of 8-30-2015). Please mail or drop off your petitions in care of:

Mr. John Deese, President, PBC Credit Union
3469 Summit Boulevard
West Palm Beach, Florida 33406

Who we are	
Who is providing this notice?	PBC Credit Union
What we do	
How does PBC CU protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does PBC CU collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or deposit money • pay your bills or apply for a loan • use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>PBC CU does not share with affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>PBC CU does not share with non-affiliates.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Financial companies include such companies as CUNA Mutual.</i>

Bulletin Board

Holiday Closings:

Veterans Day

Closed Wednesday, November 11, 2015

Thanksgiving

Closed Thursday, November 26, 2015

Christmas

Closing at 12 p.m. on Thursday, December 24, 2015
Closed on Friday, December 25, 2015

New Year's Day

Closing at 12 p.m. on Thursday, December 31, 2015
Closed Friday, January 1, 2016

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

