



PEOPLES Community Credit Union



PEOPLES Press

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IMPORTANT NOTICE

YEAR END STATEMENT - Your December 2011 Account Statement will list the "Interest Earned YTD (year-to-date)". The credit union does not send a separate "1099-INT" form.

PAPER STATEMENT MAINTENANCE FEE - Beginning with MARCH 2012 Statements, the credit union will begin charging a Paper Statement Maintenance Fee of \$1.00 per statement for Monthly and Quarterly Paper Statements. The Paper Statement Maintenance Fee applies to members younger than 60 years of age. Sign up for FLEXTELLER and e-Statements to avoid the Maintenance Fee.



SECOND CHANCE CHECKING

Second Chance Checking is designed to give members a second chance to establish a banking relationship. It is the first step towards improving credit records and allowing members to begin building and accumulating assets.

A Second Chance Checking Account erases the inconvenience of not having a checking account and/or being forced to use fee-intensive alternatives.

Contact a member service representative for more details.

Cut Your Credit Card Rate In Half

*Pay Off Your High Rate Credit Card
With A Fixed Rate Signature Loan
At 1/2 Your Current Credit Card Rate.
(to as low as 6% APR*)*

*Borrow Up To \$10,000
36 Month Terms*

Some Restrictions May Apply. Limited Time Only.



*apy—annual percentage yield

1541 Highway 7, Hopkins, Minnesota 55305
Phone 952-932-4499 Fax 952-932-4596

*apr—annual percentage rate

**membership qualification applies

www.peoplesccu.coop

*rates subject to change

SIGN UP FOR BILL PAY!

*Spending Too Much Time
Writing Checks?*

Enroll in PEOPLES

**FREE BILL PAY!*

*(*Bill Pay is FREE with a minimum of 4 Bill Pay transactions and a maximum of 10 Bill Pay transactions per month)*

Bill Pay is Easy to use & Secure.

To Enroll:

Logon to your FLEXTELLER account

Click on Pay Your Bills

Follow Steps 1 - 4 and Submit

PCCU Is A Part of the Nation's Largest NO FEE ATM Network

*Get convenient,
secure and
Fee-Free access
to your money.*



*Get access to over
19,000 ATMs
nationwide.*



*24/7 Fee-Free ATM
Locator is on
our website.*



LOW RATE AUTO LOANS

Rates As Low As

2.99% *APR

2007 or Newer

60 Month Terms

Certain Restrictions Apply. Limited Time Only.



Skip A Pay

Take it when you need it!

Skip up to 2 payments per loan for any 12-month period.

Call the loan officer for details.

ATM SAFETY

- *Always observe the ATM surroundings before conducting a transactions.*
- *If an ATM is obstructed from your view or poorly lit, go to another ATM.*
- *It is a good idea to take another person with you when using an ATM, especially at night.*
- *Minimize the time spent at the ATM when conducting a transaction.*
- *Block the view of others when using the ATM.*
- *If you see anyone or anything suspicious, cancel your transaction and leave the area at once.*
- *Look for possible fraudulent devices attached to the ATM.*

*Martin Luther King Day
Monday, January 16, 2012*

HOLIDAY CLOSINGS

*Presidents Day
Monday, February 20, 2012*