



PEOPLES Community Credit Union



PEOPLES Press

Volume 3 September 2011



Holiday Loan

Borrow up to \$3,000 at the low rate of 8% *apr with a 12 month repayment.

Offer ends December 30, 2011

**Some restrictions apply*

**Available October 3 - December 30, 2011*

Snowmobile and ATV Loans

Low Rates!

Terms up to 72 Months!

Call or apply online today!

**Some restrictions apply*



Save A FEE ! Get Your Cash At The Checkout Counter Using Your Debit Card!

Did you know you can get cash back with your Debit Card when you checkout at most stores? All you have to do is hit cash back, enter the amount you want and the checkout person will hand it to you. It's convenient for you and you don't have to pay an ATM Fee.



Be Prepared For The Holiday Travel Season!

Get A Visa TravelMoney Card

Your Benefits:

- *No Monthly Maintenance Fee*
- *A Secure Way to Pay*
- *Access to the Visa Worldwide Network*
- *Unlimited Reloads From \$100 to \$5,000*
- *24/7 Access to Balances and Transactions*
- *Free Travel Enhancements*



**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*

*My Credit Union: It Belongs to Me
The Credit Union Difference: Ownership!*

CREDIT UNIONS	BANKS
<i>Credit Unions are Member-Owned Financial Cooperatives.</i>	<i>Banks are owned by outside Stockholders.</i>
<i>Credit Union Member-Owners elect their Board of Directors.</i>	<i>Bank Stockholders, not customers, elect the Board of Directors.</i>
<i>Credit Union Board of Directors are Volunteers.</i>	<i>Bank Board of Directors are paid.</i>
<i>Credit Unions are "not-for-profit" and operate to provide low-cost financial services to their member-owners.</i>	<i>Banks need to earn profit to pay their Board of Directors and pay dividends to Stockholders.</i>
<i>Each Credit Union member in good standing has equal ownership and one vote.</i>	<i>Bank customers are not owners and do not have a vote.</i>
<i>Consumers who use a Credit Union as their primary financial institution save an average of \$204 a year in fees and service charges.</i>	<i>Banks are in business to make a profit.</i>

HOLIDAY CLOSINGS

Columbus Day
Monday, October 10, 2011

Thanksgiving
Thursday, November 24, 2011
and
Friday, November 25, 2011

Christmas
Monday, December 26, 2011

New Years
Monday, January 2, 2012

The Perfect Gift Idea



You can't go wrong with a Visa Gift Card. It's good at millions of places, it let's

the recipient decide what they really want and it's prepaid so it can't be overspent. Ask one of our associates about a Visa Gift Card today.