



# Member insight

SPRING | 2017



*New!*

## NOW OFFERING FAST CASH LOANS MONEY IN MINUTES FROM P&S CREDIT UNION

All it takes is just a few minutes. We're easy, fast and headache free! When you're in the need of a quick cash loan, you can now utilize P&S Credit Union for your lending needs! Obtain up to \$2,000, quickly and securely from an institution that you know and trust. The Fast Cash Loan is available for one to 12 months and does not necessitate credit pulls or debt-to-income ratios. The only requirements include proof of membership for at least one year; a pay-check stub with employment for 3 months; a P&S Credit Union account with funding for automatic payments; and a \$50 loan origination fee.

From time to time, situations arise when you need cash immediately. P&S wants to be the place you turn and help protect you from the pitfalls of predatory lenders. So put the worry aside and know that P&S Credit Union can lend you the money you need. Call us today.

*Apply today!*

[www.PANDSCU.org](http://www.PANDSCU.org)  
(801) 973-0575

## A FIXED RATE CARD SOLUTION to Help with 2017's 3 EXPECTED RATE INCREASES

It's been widely reported that the Federal Reserve is contemplating three rate increases in 2017. In fact, the first just took place last month in mid-March. These increases will likely have a domino effect, gradually pushing up revolving loans, including credit cards with variable rates. According to Bankrate.com, the average credit card rate is 16.28% APR. This increase may potentially hit some people very hard and could add up to hundreds of dollars in fees and payments every single month. If you find yourself in this situation, it might be time to consider something new! P&S Credit Union offers a great fixed, low rate alternative to those holding high interest balances with variable rate credit card debt—our own VISA® Credit Card! Read on to learn a little bit more...



### VISA® Credit Card

- No annual fee;
- Worldwide acceptance;
- 25-day grace period for purchases;
- Fixed-rates starting as low as 9.99% APR;
- 24/7 secure online account access at [ezcardinfo.com](http://ezcardinfo.com);
- Make bill payments to thousands accepting VISA® for payment, including phone and cable providers;
- Credit limits up to \$10,000, based on credit approval;
- Conveniently pay off balances with P&S Bill Pay or Auto Pay to build your credit or avoid late payments.

*Contact us to learn more or apply today!* (801) 973-0575 | [www.PANDSCU.org](http://www.PANDSCU.org)



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WHERE PEOPLE & SERVICE MATTER!

## SAVE AT LAGOON WITH P&S!



Get the biggest bang for your buck at Lagoon again this year, when you buy discount tickets at P&S Credit Union. Save over \$17 per ticket when you purchase a Regular Single Day Passport from P&S for \$42.50 (including tax)! Compare that to the regular price of \$59.78 (including tax) one pays at the Park gate and you'll be so happy you purchased yours in advance! Just stop by to purchase. Coming from out of town? No problem! Just give us a call, let us know which account you'd like debited and we'll mail your passes to you. The Park opens on weekends beginning March 25th and for regular season in June. Visit [lagoonpark.com](http://lagoonpark.com) for more information.



*With your P&S account, you have a variety of ways to make payments from your computer, tablet or phone!*

### Online Bill Payment

- Pay merchants or individuals via online and mobile banking.
- Schedule payments (one time or recurring) up to a year in advance.
- **NEW!** Make same-day bill payments through online bill pay (\$9.95 per bill)\*.
- Receive bills electronically from over 400 companies.
- Add or manage payees and eBills within online banking.



### Questions? Call us at: (801) 973-0576, menu option 5.

*\*Same day payments may not be available for all bill payees. Schedules can vary and are determined by bill payees, however, the latest a same-day payment can be scheduled is 8 pm MST.*

## BRANCH CLOSURES

**Memorial Day:** Monday, May 29  
**Independence Day:** Tuesday, July 4

### REMEMBER:

You can visit P&S through Mobile or Online Banking even when our branch is closed! We are also members of the CO-OP Shared Branch Network. Visit a location near you and perform P&S transactions just as if you were in our own lobby! To find one close to you, click on "Find a Shared Branch" at [PANDSCU.org](http://PANDSCU.org).

## DIVIDENDS & RATES

Share Dividends are declared by the Board of Directors and paid quarterly.

### SHARE DIVIDENDS - for Jan., Feb., and March 2017

|   |          |
|---|----------|
| <b>Share Savings:</b>                     | .10% APY |
| <b>Certificate of Deposit (6 Months):</b> | .20% APY |
| <b>IRA (Traditional):</b>                 | .25% APY |

Loan Rates quoted below are P&S Credit Union's best rates, are subject to credit approval and may change at any time.

### LOAN RATES - as low as

|   |                 |
|---|-----------------|
| <b>New/Used Auto Loans:</b>                             | 2.59%/2.89% APR |
| <b>New/Used RV &amp; Boat Loans:</b> (Promotional Rate) | 2.75%/2.99% APR |
| <b>VISA® Credit Cards:</b>                              | 9.99% APR       |
| <b>Personal Loans:</b>                                  | 7.99% APR       |
| <b>Home Equity Line of Credit:</b> *                    | 3.90% APR       |

\*Additional Real Estate Loans: 1st Mortgages, 2nd Mortgages and Building Lot Loans, can be found online at [PANDSCU.org](http://PANDSCU.org).

## Member Spotlight

### Keith & Lauri Johnson: Making People & Service Matter



Keith and Lauri Johnson are busy people! For over 10 years, they have actively volunteered for Eagle Condor Humanitarian. This is a non-profit charitable organization striving to alleviate poverty in third world countries through self-reliant training. They take a collaborative approach to enhance health/nutrition, education, career development and infrastructure for individuals and local communities. The Johnson's have had the opportunity to join expeditions to Peru, Bolivia and Ecuador, offering their assistance to build houses, work on schools and perform desperately needed plumbing and water projects. Of course, that's not to mention that they've raised six adult children (of which the two youngest are adopted), spend time with 13 grandchildren, love to travel, and are putting the final touches in the yard of their recent home remodel. But like we said... they're busy people!

Keith and Lauri Johnson are also longtime members of P&S Credit Union! In fact, Keith has been a member since he was a young boy, holding a Credit Union account because his Dad was a member through the former Local Union 19. Then Lauri joined when she married Keith. When asked what was her first impression of P&S Credit Union? Lauri replied, "Everyone was so friendly and it was so easy to do business." She went on to explain that she had long been an employee of a large local bank. She felt compelled to say, "A bank just doesn't do business like that, at P&S it's simple and quick to get a loan and the employees are so friendly. They really take the time to get to know your name and have become our friends. We've always loved the idea of using and supporting a Credit Union."

Thank you Keith and Lauri! We appreciate your support and are thrilled to have your membership. We couldn't be more impressed by your giving nature and the unselfish way you've chosen to make people and service matter.



### PRIVACY POLICY:

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your information at [PANDSCU.org](http://PANDSCU.org) or we will mail you a free copy upon request if you call us at (801) 973-0575.

