



Member insight

WINTER | 2019



HAPPY NEW YEAR!

From P&S Credit Union

The New Year is a perfect time to look back at the past year and resolve to accomplish special goals or make changes for the better. Our New Year's resolution at P&S Credit Union is a commitment to even greater savings and increased convenience for our members.

P&S currently offers an array of products to help our members save and ensure they're on the right path to a brighter financial future. This time of year is perfect to consolidate debt into a lower rate loan with affordable monthly payments or sock money into a special savings account and take advantage of tax savings. From IRA savings to debt consolidation, we offer services and products for every need.

We want to help you save through membership in YOUR credit union. The more you take advantage of P&S products and services, the greater your rewards. We provide many of the services you need to accomplish your financial goals, so be sure to consider

P&S Credit Union in your planning for 2019. Take full advantage of your P&S membership.

Let us know what you need!

We are here for YOU!

(801) 973-0575
PANDSCU.org

LAST MONTH! Take Advantage of Holiday Skip-A-Payment!

Our Skip-a-Payment program that runs through the holiday season ends January 31, 2019. Take advantage and skip one month's payments on select P&S loans. Download and return a form from PANDSCU.org today.

Take those Bills BY THE HORNS!

If you've overindulged in spending this past year, leaving you with over-whelming bills, we can help you consolidate your debt into one single payment and maximize savings by taking advantage of low loan rates at P&S Credit Union. Check them out...!

Apply today!

(801) 973-0575
PANDSCU.org

VISA CREDIT CARDS

RATES AS LOW AS **4.99%** APR | Introductory rate for 12 months*

HOME EQUITY LINES OF CREDIT

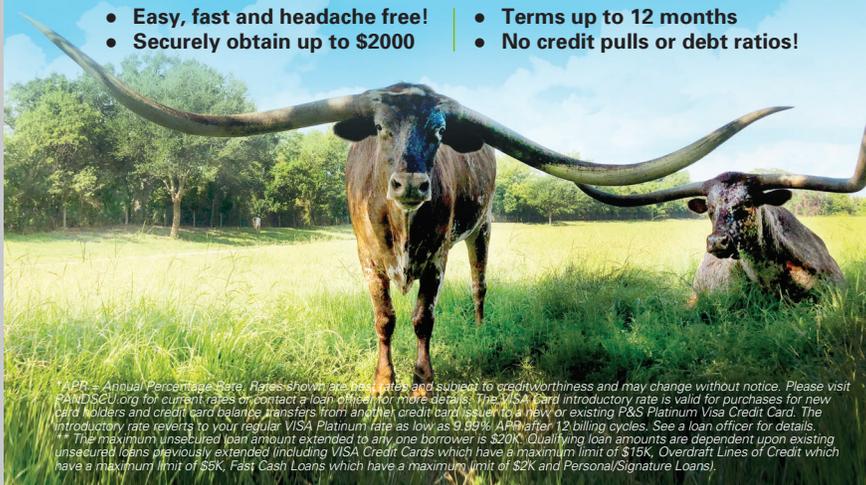
RATES AS LOW AS **5.65%** APR | Up to 10-Year Draw, 20-Year Payback, 85% LTV, \$10K Minimum, Variable Rate

CLOSED-END PERSONAL LOANS

RATES AS LOW AS **8.29%** APR | Borrow up to \$20,000**
Rates/terms from 12 to 60 months

FAST CASH LOANS

- Easy, fast and headache free!
- Securely obtain up to \$2000
- Terms up to 12 months
- No credit pulls or debt ratios!



*APR = Annual Percentage Rate. Rates shown are best rates and subject to creditworthiness and may change without notice. Please visit PANDSCU.org for current rates or contact a loan officer for more details. The VISA Card introductory rate is valid for purchases for new card holders and credit card balance transfers from another credit card issuer to a new or existing P&S Platinum Visa Credit Card. The introductory rate reverts to your regular VISA Platinum rate as low as 9.99% APR after 12 billing cycles. See a loan officer for details. **The maximum unsecured loan amount extended to any one borrower is \$20K. Qualifying loan amounts are dependent upon existing unsecured loans previously extended (including VISA Credit Cards which have a maximum limit of \$15K, Overdraft Lines of Credit which have a maximum limit of \$5K, Fast Cash Loans which have a maximum limit of \$2K and Personal/Signature Loans).



Get Social With Us!

Facebook.com/pandscu
Twitter.com/pandscu

WHERE PEOPLE & SERVICE MATTER!

Make Last Year's Dream
THIS YEAR'S REALITY!

With friendly loan officers, our Best Rate Guarantee, loan pre-approvals, 100% financing and terms up to 84 mos., we'll help make your dreams come true this year!

TRUCK & AUTO LOANS

RATES AS LOW AS

1.89%^{APR} NEW | 2.19%^{APR} USED

Promotional Rates Available: January 1 - March 31, 2019
Apply today! (801) 973-0575 or www.pandscu.org

*APR = Annual Percentage Rate.
Subject to credit approval.

BRANCH CLOSURES

Martin Luther King Day: Monday, January 21
Presidents' Day: Monday, February 18

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.

DIVIDENDS & RATES

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

SHARE DIVIDENDS - for October, November, & December 2018

Share Savings:	.10% APY
Certificate of Deposit (6 Months):	.50% APY
IRA (Traditional):	.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

New/Used Auto Loans: (Special Rate!)	1.89%/2.19% APR
New/Used RV & Boat Loans:	5.05%/5.29% APR
VISA® Credit Cards: (Special Introductory Rate!)	4.99% APR
Personal Loans:	8.29% APR
Home Equity Line of Credit:*	5.65% APR

*Additional Real Estate Loans: 1st Mortgages, 2nd Mortgages and Building Lot Loans, can be found online at PANDSCU.org.

Questions? Call us at (801) 973-0575 for assistance!

Member Spotlight:

T.K. and Rustie Jones - "Their Service is Exceptional"

P&S Credit Union is member-owned—assembled in 1956 as a non-profit, cooperative to provide a financial benefit to all those who belong. Our number one goal is put members first and maintain an atmosphere, "Where People & Service Matter!" That's why, we continually touch base and collect the stories of our supporters to see how we're doing and impacting the lives of our members. Recently, we checked in with T.K. and Rustie Jones...

The Jones family has been members of P&S a little over six years. They joined through T.K.'s affiliation with Local Union 140 and have really come to champion the Credit Union. When asked what they wished others knew about P&S, they answered in unison... "that it existed!" We appreciate them doing their part to help spread the news, since two of their five children already regularly frequent P&S and its services. Here's a little bit more what they had to say about P&S Credit Union...

"When it comes to the people of P&S Credit Union, we have never been disappointed in their level of service – it's exceptional and we absolutely LOVE Donna! We're sure the others are great to work with as well, but Donna is the one we worked with most and she was AMAZING! She worked with us over the phone, had solutions and answers for all our questions and kept us up to date throughout the entire process. When the time came to sign documents, she was very flexible and helped us tremendously by working with our schedules. We cannot express our appreciation enough.

T.K. is employed as a Service Technician for CCI Mechanical and Rustie works as a social worker for the Odyssey House in their Parents' Program. She's very proud of her work and has been extremely impressed with the many stories of patients overcoming their odds. When they're not busy working, they LOVE to take their RV and go camping in their secret spot "the mountains!" Rustie also loves gardening and you'll find T.K. buzzing around on his 4-wheeler.

We're proud to serve the Jones family and it's been a pleasure to get to know them. We thank them for their loyalty and for continually choosing P&S Credit Union to serve their financial needs.



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 (on the home page in the bottom left corner) or we will mail you a free copy upon request if you call us at (801) 973-0575.



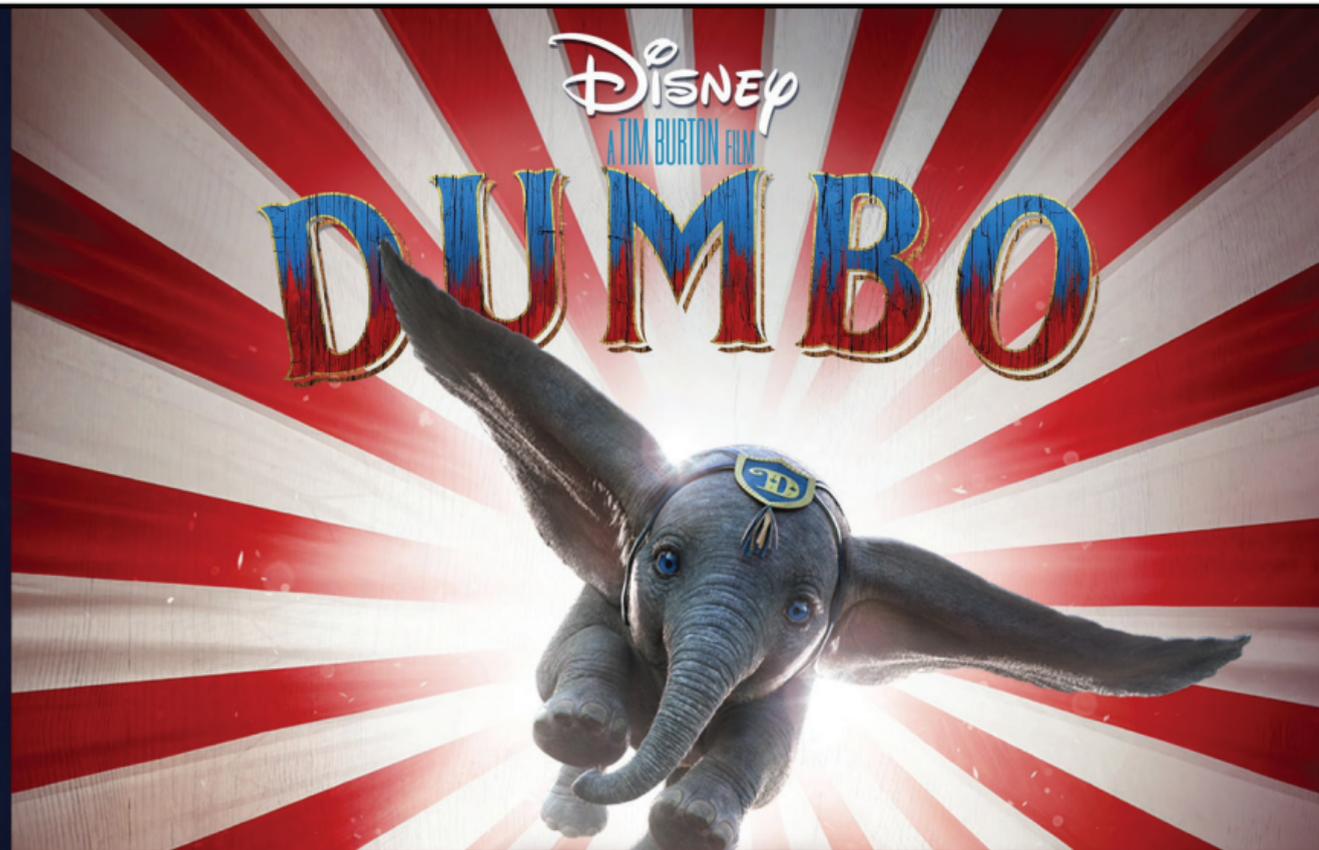


Larry H. Miller
MEGAPLEX
THEATRES
VALLEY FAIR

— 2019 —
ANNUAL MEETING

Please join us!

11:00 am, Saturday, March 30, 2019
Larry H. Miller Megaplex Theater, Valley Fair
3620 South 2400 West in West Valley City, UT



P&S Credit Union Private Screening! **March 30, 2019**



2019 ANNUAL MEETING

Please join P&S Credit Union for a private screening of Dumbo!

We are excited to announce our Annual Meeting will be held at Larry H. Miller Megaplex Theater Valley Fair on Saturday, March 30, 2019 at 11 am. (Check-in begins at 10:45 am.) Tickets are \$5 per member and attendees will receive private access to the movie, Dumbo! P&S Credit Union will also provide attendees with a complimentary \$10 gift card to concessions (a combined value of \$18.25).

Tickets for non-member attendees will be \$18.25. Don't wait! Get your tickets early. This is going to be popular and tickets will not be sold the day of the event. To RSVP, call (801) 973-0575, option 2, or email: memberservices@pandscu.org.

Please RSVP by March 15, 2019

Get the best pricing! Family members not members of the credit union? Bring them in! We will make them members so they benefit from discounted pricing and all the other terrific advantages of P&S Credit Union membership!