



SAVE THE DATES!

**April 1st and 2nd, P&S Credit Union
Will be Closed in Order to Upgrade Your
P&S Credit Union Banking Experience.**

We are excited to announce the Credit Union will be going through a core processing system conversion on the dates of April 1 and 2, 2020. This transition will allow us to better serve our members and also give us the capability to bring you some exciting new products! Please let us know if you have any questions, contact us at: (801) 973-0575.

SHARED BRANCHING SERVICE DISRUPTION:

Shared Branching will be unavailable for P&S Credit Union members from midnight, March 31 until approximately 10 am, April 6. Members will have access to their money, Friday April 3, but only through our office at the Credit Union.





Member insight

WINTER | 2020



SERVING WITH MEMBERS' INTERESTS IN MIND

*Happy New Year!
We Can't Believe its Already 2020!*

For 64 years, P&S Credit Union has worked hard to connect with members in order to help them achieve their financial dreams. From the first member we served in 1956, to each new member we welcome today, we are committed to cultivating our members' financial success. To do so, we strive to stay abreast of current trends and technology in order to provide members with relevant products and services that will serve their needs.

In 2019 our focus was on lending efficiency and expediency, as well as operational consistency. Looking forward now in 2020, our goal will be to continue this focus and find improvements for us to serve members in the best way possible. Part of this focus will entail a new website, coming shortly in February, and a core processing system conversion that will take place on April 1 and 2. Please make note on your calendars that our office will be closed for these two days. Shared branching will also be down from midnight March 31 to approximately 10 am, the morning of April 6. Members will have access to their money on Friday, April 3, but only here in our office. We apologize in advance for the inconvenience, but believe this important upgrade will be extremely beneficial to the future of the Credit Union and serve as a great launching pad for new products and services that will be coming very soon.



Please Join Us! 2020 ANNUAL MEETING



LUNCH | PRIZES | FRIENDS | FAMILY | FISH & FUN!

**11:30 AM, SATURDAY
FEBRUARY 29, 2020
LOVELAND LIVING PLANET AQUARIUM**

TICKETS

Adult Members (Ages 13+) - \$15
Child Members (Ages 3 - 12) - \$10
Non Members (All Ages) - \$45

(Includes lunch and entry into the aquarium!)



**RSVP TODAY! EMAIL: MEMBERSERVICES@PANDSCU.ORG
QUESTIONS? (801) 973-0575, MENU OPTION 2**



Get Social With Us! [Facebook.com/pandscu](https://www.facebook.com/pandscu)
[Twitter.com/pandscu](https://www.twitter.com/pandscu)

WHERE PEOPLE & SERVICE MATTER!

SPECIAL ANNOUNCEMENT

Interested in joining the
P&S Credit Union Board of Directors?

We're

CALLING FOR NOMINATIONS

If you are interested in serving in this volunteer position, please contact the Credit Union or visit our website: www.pandscu.org/disclosures for more information.

GET RID OF HIGH RATE CREDIT CARDS

Let P&S Credit Union Help!

- Enjoy **4.99% APR** on both purchases AND balance transfers*
- No annual fee or balance transfer fees
- Generous credit limits

Apply today! Stop in and see Donna or Sue, call (801) 973-0575 or visit us at www.pandscu.org.

Already a P&S Credit Union VISA Credit Card holder? Transfer high interest balances and benefit from the same 4.99% APR promotional rate for 12 billing cycles and enjoy no balance transfer fees!

*APR=Annual Percentage Rate. Available with approved credit and qualified membership. Special introductory rate for purchases is only for new Visa cardholders. Special rate and no balance transfer fee promotion is for new and existing cardholders. After 12 billing cycles, all rates revert to our standard rate starting as low as 9.99% APR for card account balances.



BRANCH CLOSURES

Martin Luther King Day: Monday, January 20
Presidents' Day: Monday, February 17

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.

It's TAX Time!

2019 IRA Tax Contributions Deadline

The IRS allows members to make 2019 contributions up to the tax filing deadline of Wednesday, April 15, 2020. Please contact us, if you need to know your last year's contribution amount. Should you have any tax related questions, please contact your personal tax advisor.



2019 Tax Information

You will find the interest you earned on your deposit accounts, including IRA's and interest paid on your loans in 2019, disclosed on the last page of your December 2019 statement. IRS documents such as 1099's or 1098's will be mailed out by January 31, 2020. If you earned LESS than \$10 in dividends on your share accounts you will not receive a 1099 from the Credit Union as it is not required by the IRS.

Direct Deposit for Tax Refunds

Take advantage of direct deposit with P&S Credit Union to save time and prevent your refund from getting lost or stolen in the mail. Simply provide the IRS with your account number and the **Credit Union's routing number: 324079063**. You can also locate it at the bottom left of your checks (right before your account number). Your refund will be deposited directly into your account. Questions? Let us know!

Employee Spotlight:

Liesl Nelson - *Strengthening the Credit Union from Behind the Scenes*



Say, "Hello" to Liesl Nelson! Liesl joined the P&S Credit Union team working on Special Projects this past summer. Lately, she has enjoyed her important role in assisting the Loan Department, working behind the scenes ensuring compliance with applicable loan policies and regulations. Her identification of areas where corrective action may be required helps to strengthen and improve the overall quality of lending at P&S Credit Union, which in turn, allows us to focus on our members and enhance our commitment to service. Liesl grew up, just up the road, in Taylorsville. She now lives in Stansbury Park with her husband, son and two daughters. When she is not at work, Liesl enjoys reading and spending time with her family traveling, camping and back-packing in the great outdoors. And though she absolutely loves Hawaii, she admits that they had a "really awesome time" exploring Coyote Gulch in the vast Grand Staircase-Escalante desert. We are so happy Liesl is part of the P&S Credit Union family! Next time you're in the office branch, you may even see her pop in and out from the back office. She works part time during the week, but if you catch a glimpse, we hope you get the chance to say, "Hello!"



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.

