



# Member insight

SPRING | 2020



*Spread the Love!*

**2ND ANNUAL  
P&S CREDIT UNION  
PEANUT BUTTER DRIVE**

**Benefits the  
Utah Labor Community  
Services Food Pantry**

**March 1 - April 30, 2020**

During this unprecedented time, let's all do what we can to help our fellow peers. P&S is accepting monetary contributions or unexpired donations in the lobby of P&S Credit Union. Proceeds benefit our friends in the Utah Labor Community.



**Additional Preferred Items:**  
Assorted Jams | Macaroni and Cheese | Kid Preferred Cereals | White Rice Spaghetti Sauce | Tuna Fish Hamburger Helper & More!

## Check Out Our *NEW* Website!

[www.PANDSCU.org](http://www.PANDSCU.org)

We've given our website a fresh new look that we believe you'll love. The updated clean look, easy navigation and mobile accessibility of the new design is intended to give our current and potential members a better sense of the products and services that we have to offer. The new responsive design allows optimal viewing on both large and small screens, including tablets and mobile phones. We are pleased to offer members this enhanced functionality to make it even easier to bank remotely. This new website will serve as a launching pad for new products and services coming that are in planning stages in conjunction with our upcoming system conversion. We hope you enjoy it as much as we do!



### SYSTEM CONVERSION DATE CHANGE

P&S Credit Union's core system conversion has been changed to the weekend of May 29th to better serve our members' needs. This change in date will allow us to stay open during regular business hours and serve our members with very little downtime.

Please make note that all online, mobile banking and Shared Branching services will be unavailable from Friday afternoon, May 29 to Monday morning, June 1. Members should plan accordingly as you will not have access to your P&S Credit Union accounts during this short time period. If you have any questions or concerns, please contact us and let us know.



Get Social With Us!

Facebook.com/pandscu  
Twitter.com/pandscu

**WHERE PEOPLE & SERVICE MATTER!**



## Annual Meeting HIGHLIGHTS

### Friends, Food, Fish and Fun!

On Saturday, February 29<sup>th</sup> P&S Credit Union held our 64<sup>th</sup> Annual Meeting at Loveland Living Planet Aquarium in Draper with a private luncheon and visit to the Aquarium! Over 165 members and guests attended. A variety of raffle prizes were given away and awarded to several members in attendance. We also took the opportunity to recognize Stewart Mouritsen who has served as President for the last six years and recently announced his retirement. Tammy Morgan was then introduced as the Credit Union's new President. We certainly wish Stewart the best going forward and want to thank everyone who came and showed P&S Credit Union their support. See you next year!



### Our 2020-21 Volunteers

#### BOARD OF DIRECTORS

Rick Buchanan, Chairman  
 Kelly Baker, Vice Chairman  
 Laura Thackeray, Secretary  
 Jeremy Haslam  
 Allen Robins  
 Craig Stoll  
 Silvan Warnick

#### SUPERVISORY COMMITTEE

Connie Nielsen, Chairperson  
 David Maynard



## BRANCH CLOSURES

Memorial Day: Monday, May 25  
 Independence Day: Friday, July 3 (Observed)

**REMEMBER:** You can always visit P&S Credit Union through Mobile or Online Banking even when our branch is closed!

### Personal & Fast Cash Loans WE'RE HERE TO HELP

**PERSONAL LOANS**  
 as low as

12 month term - 8.29% APR  
 24 month term - 9.29% APR

\* APR = Annual Percentage Rate.



**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.



## LOST WAGES DUE TO COVID-19?

*A Home Equity Line of Credit Offers Help!*

With equity in your home, you're not automatically out of luck during this financial crunch. You may have the option to take out a home equity line of credit (HELOC) and use it to cover expenses until you're able to work again. With a HELOC, you don't borrow a lump sum upfront (that's a home equity loan). Rather, you get approved for a line of credit that you borrow against as needed. Contact one of our friendly loan officers with your questions and to learn more: (801) 973-0575.

### We're Celebrating Youth Members in April!

#### NATIONAL CREDIT UNION YOUTH MONTH

It's National Credit Union Youth Month during April for P&S Credit Union AND our young members. The theme is, "Money Magic! Share, Spend and Save at Your Credit Union!" Youth Month serves to encourage kids to develop healthy saving habits by making savings fun and exciting, laying the ground work for future success.



P&S Credit Union is also encouraging youth members, 13 and younger, to make a minimum \$5 deposit during April. They will be entered into a drawing for a **\$15 Target Gift Card**. Each member will be allotted one entry per account and the winners will be selected in May. Additionally, the Credit Union National Association (CUNA) will hold their own drawing and randomly select a participating credit union (and one its members), to receive a **grand prize of \$1,000!** Help us participate and win!

Disclaimer: The National Youth Saving Challenge is FREE and open to all youth who visit a participating credit union during April. While youth are encouraged to make a deposit at the credit union, no deposit is required to enter. Parents/guardians giving permission for their youth to enter can submit on a 3"x5" piece of paper the following information: Name, date and current age. Limit one entry per person. Odds of winning depend on number of entrants. Void where prohibited.

## Lagoon *It's What Fun Is!*



Lagoon Park Single Day Passports will again be available for purchase at P&S Credit Union! Prices are \$56, saving members just over \$20 off the regular price of \$76.02 at the gate (all prices include tax). Tickets are good for all ages, any day of the Lagoon 2020 Season. Stop by to purchase or call us at (801) 973-0575. For park information and opening dates, visit [lagoonpark.com](http://lagoonpark.com).

