



Introducing ...



Visa Credit Cards

Save money with a Platinum Rewards Visa Credit Card!

*Rates as low as 8.9% Fixed APR**

Not all credit cards are alike. As a member of PBC Credit Union, you don't have to settle for cards with high rates, hidden fees or tricky rate increases.

With a Visa Platinum Credit Card from your credit union, you get an amazing list of benefits and our card has no annual fee, no balance transfer fee and no cash advance fee.

Enjoy your reward points or cash.

With ScoreCard® CashBack Rewards you'll receive **1% cash back** on everything you buy (net purchase). Or choose ScoreCard Rewards Bonus Points and receive one point for each dollar spent (net purchase) redeemable for travel and merchandise.

Plus you can enjoy:

- **No annual fee**
- **No fees for balance transfers or cash advances**
- **Zero fraud liability**
- **24/7 online and phone access**
- **Free auto rental insurance when you use your Visa to rent a car**
- **Much more!**

Since we know one size doesn't fit all, you get to choose your rewards. We'll be happy to review your needs and help you choose the card that's best for you.

To apply, visit or call any PBCCU office.

* Annual Percentage Rate. Credit qualification required.





PBC Right Choice Auto Connection – powered by AutoAdvisors makes purchasing a new or used vehicle hassle free. Upon pre-approval for a PBCCU auto loan, we'll work on your behalf to provide unbiased advice for an easier, less costly vehicle purchase. If you want to avoid hassles with sales people or just get a great car deal, let our Advisor for Right Choice Auto Connection do the work for you. The Advisor can find almost any make or model, car, truck or van. Plus, Right Choice Auto Connection's volume buying assures a low price and PBC Credit Union's low finance rates will give you a GREAT car deal! Best of all, this service is at NO CHARGE to you!

It's as easy as 1... 2... 3!

- 1)** Get pre-approved for your auto loan by applying either over the phone at (561) 686-4006, at any office or online at www.pbccu.coop. Our Member Relations Specialist will then refer you to our Right Choice Auto Connection Advisor.
- 2)** Let our Right Choice Auto Connection Advisor find your desired vehicle. Our Advisor can be reached at (561) 686-4006, ext..1136 or by e-mail at rightchoice@pbccu.coop. You can also browse the huge selection of vehicles to choose from via our website at any time.
- 3)** *Close the loan and drive away with your new car and a great deal!*



Scholarship Opportunity

Once again, PBC Credit Union is accepting applications for the Ruth and Lake Lytal Memorial Scholarship. This year, we are awarding a \$1000 college scholarship to a lucky qualifying member. Applications are now available at any of our offices. The deadline for accepting applications is May 31, 2013 – they can be returned to any office. The scholarship will be awarded based on academic achievement, community involvement and financial need. Good luck!

Identity Theft

More Than A Financial Problem

Be Protected with PBC's Identity Fraud Recovery Benefits

As a member-owner of PBC Credit Union, if you or a family member* suspects ANY type of identity theft, please contact us. We will provide a certified Identity Recovery Advocate who will place fraud alerts at the three major credit bureaus for you; help you access services to watch for signs of identity theft; and access your credit reports as well as many other data sources to conduct a threat assessment to determine if any identity theft has occurred. If you are the victim of identity theft, your Advocate will work on your behalf to restore your



identity and make sure you stay recovered – no matter how long it takes.

This is an automatic security benefit on your account for \$1.50 per month, a nominal fee for the security and peace of mind it affords. If you wish to forfeit this benefit and forego the \$1.50 fee, please contact us at (561) 686-4006. For more details, visit www.pbccu.coop.

*Services extend to all named accountholders, their spouse or domestic partner, dependents up to age 25 with the same permanent residence address as the accountholder, including students and military, and parents of the accountholder living at the same address as the accountholder or living in hospice, assisted living, nursing home or deceased for 12 months or less.



**PBC CREDIT UNION
BY THE
NUMBERS**

**Credit Union Rate Line:
471-RATE (7283)**
Check our savings and loan rates 24 hours a day!

**Credit Union Web Site:
www.pbccu.coop**

As of February 28, 2013

Total Members: **32,890**
Total Assets: **\$115,166,738**

West Palm Beach Office: 3469 Summit Boulevard, West Palm Beach, FL 33406 • (561) 686-4006

Boynton Beach Office: 1301 N. Congress Avenue, Boynton Beach, FL 33426 • (561) 732-5527

Ft. Pierce Office: 2620 South U.S. 1, Ft. Pierce, FL 34982 • (772) 462-1595

Hours of Operation for Offices Above:

Lobby Hours:

Monday – Thursday : 10 a.m. – 5 p.m.
Friday : 9 a.m. – 6 p.m.
Saturday & Sunday : Closed

Drive-Thru Hours:

Monday, Tuesday, Thursday : 8 a.m. – 5:30 p.m.
Wednesday : 10 a.m. – 5:30 p.m.
Friday : 7:30 a.m. – 6 p.m.
Saturday : 9 a.m. – 12 p.m.

Royal Palm Beach Office: 10469 Southern Boulevard, Royal Palm Beach, FL 33411 • (561) 793-3560

Hours of Operation:

Lobby Hours:

Monday, Tuesday, Thursday, Friday: 9 a.m. – 5 p.m.
Wednesday: 10 a.m. – 4 p.m.
Saturday & Sunday: Closed

CU Center

Loehmann's Plaza • 4060 PGA Boulevard, #101, Palm Beach Gardens, FL 33410

Hours of Operation:

Lobby Hours:

Monday, Tuesday, Thursday, Friday: .9 a.m. – 5 p.m.
Wednesday : 10 a.m. – 4 p.m.
Saturday & Sunday: Closed

Drive-Thru Hours:

Monday, Tuesday, Thursday, Friday: .8 a.m. – 6 p.m.
Wednesday : 10 a.m. – 4 p.m.
Saturday : 9 a.m. – 1 p.m.
Sunday: Closed



A New Number in Retirement Planning

Content developed by CUNA Brokerage Services, provided by Jack Ramsay

There are several magical numbers when planning for retirement. At age 59½ you can tap your qualified retirement plans without penalty. At age 62, you can claim early Social Security benefits. At age 65, you're eligible for Medicare.

Now a new number is added to the list ... age 63½.

At that age, you can retire early and continue in your employer's health insurance plan under COBRA until you're eligible for Medicare. COBRA allows workers to continue coverage under their employer's health insurance plan for 18 months after ending employment.

Health care costs on the rise

Paying for health insurance has become a major concern for people approaching retirement. Premiums for employer-sponsored health insurance have risen from \$5,791 in 1999 to \$13,375 in 2009, with the amount paid by workers rising by 128%.*

What to do?

If you're planning to retire before age 65, here are some strategies to manage the cost of health care and health care insurance while waiting to become eligible for Medicare.



Stay healthy. If you can avoid illness through healthy living, you'll reduce your need for health care services.

Use COBRA if available to you.

Remain employed in order to maintain your health insurance.

Work part-time for a company that offers health insurance to part-time employees.

Consider a high deductible, low premium health insurance plan.

Part of a sound retirement plan

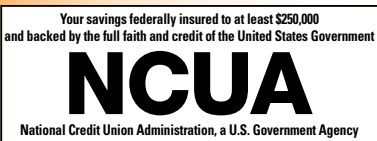
Funding health care during retirement is going to remain a major challenge for Americans in the foreseeable future. When working with your financial advisor on your retirement plans, make sure to explore all of your options for remaining healthy and insured in retirement.

Jack Ramsay is a Financial Advisor with PBC Retirement and Financial Services located at PBC Credit Union. If you have any questions, or would like to provide feedback, regarding the information presented in this article, you may contact Jack Ramsay at 561-686-4006, ext. 1120 or Jack.Ramsay@cunamutual.com.

*Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999-2009.

Representative is not a tax advisor or legal expert. For information regarding specific tax situations, please contact a tax professional. For legal advice, consult an attorney.

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www.pbccu.coop



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.