



A quarterly publication for the members of PBC Credit Union

SOURCE

Preferring Better Choices™



April 2014

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Sign up to receive e-statements and you could **WIN**

\$1,000*

Sign up to receive e-statements anytime from April 1 – June 30, 2014 and you'll automatically be entered into a drawing to win \$1,000!*

ENROLL TODAY! To sign up, simply visit www.pbccu.coop and sign on to your account via CU Online. Not enrolled for CU Online? You can self-enroll from the credit union's website.

Once in CU Online, go to the "Your Preferences" tab. Upon reading the disclosure, select "Electronic" on the drop down menu under "Services." Click **YES** to save the settings. You will then be enrolled!

*Drawing will be held on Thursday, July 3, 2014. No purchase is necessary. To qualify for the prize drawing, you must be a member in good standing with PBCCU. Call (561) 686-4006 for more details.

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.

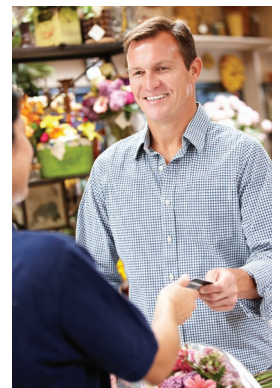
With a Visa Platinum Credit Card from your credit union, you get an amazing list of benefits and our card has no annual fee, no balance transfer fee and no cash advance fee.

Enjoy your reward points or cash.

With Cash Back 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, cash advances or convenience checks**
- **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 one size doesn't fit all, you get to choose your rewards. We'll be happy to help you choose the card that's best for you.

To apply, visit any PBCCU office, or call us at (561) 686-4006 or toll-free at 1-800-834-3495.

*Annual Percentage Rate. Credit qualification required.

PBC Credit Union Members Can Save with Sprint

The average American family overspends on their wireless services by an average of \$200 a year. If this sounds like you, PBCCU thinks it might be time to start saving with the Sprint Credit Union Member Discount. To take advantage of these Sprint savings, remember to verify your credit union membership – details below.

You or your business could save hundreds each year with these discounts:

Personal – Save 10%

- **10% discount** on select regularly priced Sprint monthly service
- Waived activation fee on new lines (up to \$36 in savings)
- Waived upgrade fee (up to \$36 in savings)
- Buy online to save even more
- Unlimited data available on select phone plans
- Ready Now, one-on-one personalized setup, is provided at select Sprint Stores
- Use **Corporate ID: NACUC_ZZM** to claim your discount

Business – Save 15%

- **15% discount** on select regularly priced Sprint monthly service
- Waived activation fee on new lines (up to \$36 in savings)
- Waived upgrade fee (up to \$36 in savings)
- Unlimited data available on select phone plans
- Ready Now, one-on-one personalized setup, is provided at select Sprint Stores
- Use **Corporate ID: NACUC_ZDS_ZZM** to claim your discount

Visit LoveMyCreditUnion.org/Sprint to start saving with the Sprint Credit Union Member Discount.



Credit Union Member Verification

Verification is easy and only takes a few minutes to complete. There are four ways to verify credit union membership:

1. Free Invest in America app for Android and/or iPhone.
 - iPhone users find it at the **Apple App Store**.
 - Android users find the app in **Google Play**.
 - Search for “Invest in America.”
 - You will be prompted to black out all confidential information within the app.
2. Visit www.Sprint.com/verify from a mobile device. *Black out all confidential information on your documentation prior to faxing.*
3. Sign up for Sprint’s AutoPay using your credit union’s checking account or credit union debit/credit card: www.sprint.com.
4. Fill out and fax the **Sprint verification form** and supporting documents to Sprint Corporate Accounts: **913.523.1987** or toll free: **877.687.8211**. *Black out all confidential information on your documentation prior to faxing.*



Save With Kirby Kangaroo

If you would like to start teaching your children about the importance of saving, the Kirby Kangaroo Club is just what the doctor ordered.

The Kirby Club is a structured way of having your children save by earning Kirby bucks and cashing them in for prizes. Your kids will be excited to make deposits, knowing they will be eligible for many different Kirby items. In addition, Kirby hosts various fun events throughout the year for Kirby Club members.

The Kirby Kangaroo Club helps children age 12 and under to understand financial institutions better and to develop good savings habits. There are many reasons why kids will enjoy saving with Kirby Kangaroo, but the best reason of all is that your youngster will learn good financial management while having fun!

“Hop in” to the Credit Union today to open a Kirby Kangaroo Club account for that special child of yours – he or she will be glad you did! Call us at (561) 686-4006 for more information.

Make Vehicle Shopping a Breeze with



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!



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!

BULLETIN BOARD

COMING SOON ... A New and Improved Credit Union Website to Better Meet Your Needs! Stay tuned!

HOLIDAY CLOSINGS

Memorial Day – Closed Monday, May 26

Independence Day – Closed Friday, July 4

Make sure to Like us on Facebook or follow us on Twitter!



Scholarship Opportunity

Once again, PBC Credit Union is accepting applications for the Ruth and Lake Lytal Memorial Scholarship. This year, we are awarding a \$1,000 college scholarship to a lucky qualifying member. Applications are now available at any of our offices. The deadline for accepting applications is May 30, 2014 – they can be returned to any office. The scholarship will be awarded based on academic achievement, community involvement and financial need. Good luck!

Everyone hopes their retirement is healthy and happy and lasts as long as possible. The rapid pace of medical innovations plus healthier lifestyles have led to longer and healthier retirements than ever before. But a lengthy retirement is a double-edged sword that brings both rewards and challenges. Here are some of the issues you need to think about.

Outliving your money

For someone who retires at age 65, then goes on to live another 30 years to age 95, having enough money to last throughout those years can be a challenge. Social Security will pay you a monthly check as long as you live, but ... not a very big check.

Most everyone will need to supplement Social Security with withdrawals from their savings and investments. This can be a tricky adventure without proper planning. It may make sense to work with a financial advisor who specializes in retirement spend-down strategies.

Funding good health care

Medicare health insurance kicks in at age 65, even if you claim Social Security early at age 62. Medicare is a good insurance program, but it does not cover everything. Plus there are deductibles and co-pays. One potential solution is to purchase a supplemental insurance policy that can help cover these expenses.

Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. **Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution.** CBSI is under contract with the financial institution, through the financial services program, to make securities available to members.

Caring for yourself

Another factor in living to a ripe old age is facing the possibility that you may not be able to care for yourself at some point. The simple tasks of daily living can become too much for many people. Arranging for the care you may need in the future usually includes some long-term care insurance and/or planning.

Opportunities and Challenges

While we all hope for long and healthy “golden years”, it is important to realize that our increased longevity presents a new set of challenges. To make sure you are prepared for both the opportunities and challenges of a long retirement, work with a financial advisor who understands the full impact.

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.

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.

LOCATIONS AND HOURS



West Palm Beach Office: 3469 Summit Boulevard, West Palm Beach, FL 33406

Boynton Beach Office: 1301 N. Congress Avenue, Boynton Beach, FL 33426

Ft. Pierce Office: 2620 South U.S. 1, Ft. Pierce, FL 34982

Lake Worth Office: 120 N. Federal Highway, Suite 105, Lake Worth, FL 33460 (Has Lobby Only – No Drive-Thru)

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

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

NEW LOCATION! 8895 N. Military Trail, Suite 101-D, Palm Beach Gardens, FL 33410

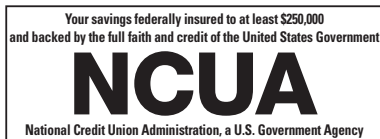
Hours of Operation:

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. – 5 p.m.
 Saturday : 9 a.m. – 1 p.m.
 Sunday : Closed



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

www.pbccu.coop