



A quarterly publication for the members of PBC Credit Union

SOURCE



Preferring Better Choices™

January 2013

We Prefer "Better Choices"

auto loans

Apply today

Visit www.pbccu.coop

You can also call or stop by any PBCCU branch location



Have your eye on a new car or truck? Then come to your credit union! We can put you behind the wheel for less with a low-rate auto loan! We offer a variety of rates and terms that are sure to suit your needs. Hurry – you could be driving the vehicle of your dreams sooner than you think!

- Rates as low as 1.50% A.P.R.*
- Terms up to 84 months and financing available up to 100%

Paying more elsewhere? Refinance with us and you could save money plus receive a rebate or other great rate incentives.

*Annual Percentage Rate. Rates, terms and conditions are subject to change without notice. Rates are determined by your credit worthiness.



Looking for a particular vehicle?

Let us do the shopping for you! Use PBCCU Right Choice Auto Connection!

Right Choice Auto Connection is our hassle-free car buying assistance service. When you purchase a vehicle through Right Choice Auto Connection, there are no dealers to haggle with, no time consuming financing discussions and you will get the best possible price available! Best of all, this service is at **NO CHARGE** to you!

Contact Right Choice Auto Connection today!

E-mail rightchoice@pbccu.coop or call (561) 686-4006, ext. 1136.



A New Year, A New Financial YOU!

This new year, why not clean up your financial health? Your credit union is here to help you do just that! Come in to receive a FREE credit report analysis and see just how financially healthy you can be – we've saved thousands of members thousands of dollars and it's our new year's resolution to do even more!

Stop by any PBCCU branch location or give us a call today!

YOU'RE INVITED!



Join us for this year's annual meeting as we honor 60 years of providing you, our valued member-owners, quality service you've come to expect from the credit union you trust.

- 10 a.m.
- Saturday, January 26, 2013
- Clayton Hutcheson Exhibition Hall
559 North Military Trail
West Palm Beach, FL

Come for your opportunity to address the Board and management with any concerns or suggestions. Plus, all members who are seated by 10:30 a.m. will be eligible for a door prize.

Don't miss it!

PBC CREDIT UNION MEMBERS, START THE NEW YEAR OFF RIGHT WITH THE

New Year
CELEBRATION

Used Auto Sales Event



January 1-31, 2013

Mon.- Fri.: 9 a.m.- 7 p.m.

Saturday: 9 a.m.- 5 p.m.

Don't delay, call PBC Credit Union at (561) 686-4006 to get pre-approved today!
Then visit Enterprise Car sales at 479 S. Military Trail, West Palm Beach

For available models call Enterprise Car Sales at (561) 242-5335.

car sales

enterprise

Haggle-free buying. Worry-free ownership.

1Kelley Blue Book Trade-In Values used by Enterprise are obtained from © 2013 Kelley Blue Book Co.'s website KBB.com. Kelley Blue Book Trade-In Value is based on accurate condition rating and mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Kelley Blue Book Trade-In Value. If a Kelley Blue Book Trade-In value is not available for customer's vehicle Enterprise will provide a fair and competitive value for customer's vehicle. Additional trade-in value of \$1,000 is available only on passenger vehicles and light duty trucks, with a Kelley Blue Book Trade-In Value and when a vehicle is purchased from Enterprise. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Offer only valid on one trade-in for each Enterprise vehicle purchase. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer void where prohibited including AK, HI, KY, LA, NE, NM, OK, OR, SC, TX and VA. Offer valid from 1/1/13 - 1/31/13. Cannot be combined with any other offers. Used vehicles were previously part of Enterprise short-term rental and lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other.

Introducing a New Peace of Mind Benefit for PBCCU Members



LegalShieldSM
Total access. Total freedom.



Q. What is as important as seeing a doctor when you're sick?

A. Having an affordable attorney when you need one!

Have the power and protection the wealthy have always had! Protect yourself and your family – on or off the job, 24 hours a day – anywhere in the United States!

Visit www.pbccu.coop to learn more about this wonderful new benefit for PBCCU members, the available plans and to enroll!

- Receive a free will, living will, durable power of attorney
- Get unlimited legal advice
- Have letters and phone calls by your attorney
- Have documents reviewed before you sign
- Send your attorney to traffic court for you
- Be defended in cases of tragic auto accidents or law suits
- Take a tax attorney to IRS audits

Identity Theft

More Than A Financial Problem

Be Protected With ID SafeChoice



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 and 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.

For our checking account holders, this is an automatic security benefit on your account for \$1.50 per month, a nominal fee for the security and peace of mind you can have unless you opt out. For our savings account only members, **this benefit will be automatically added to your savings account effective March 1. 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, dependants 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.

COMING SOON! New Location in Lake Worth

PBC Credit Union is growing! We will be opening a new full-service branch location in Lake Worth located at 120 Federal Highway, Suite 105. Stay tuned for more details on the grand opening and hours of operation.

BULLETIN BOARD

- **Happy New Year Member-Owners!** All of us at PBC Credit Union wish you and your family a very happy, safe and prosperous 2013. We thank you for your membership and look forward to meeting and exceeding your financial needs in 2013 and beyond.
- **Have you moved?** Do you have a new phone number and/or e-mail address? Please make sure to let us know of any changes in your personal information.
- In accordance with PBCCU's Schedule of Current Charges and Electronic Funds Transfer Agreement and Disclosure, PBCCU charges a \$5 fee per withdrawal or transfer from your savings account that is in excess of six per month. For the asset account, the fee is imposed per withdrawal or transfer in excess of three.
- **Congratulations** to member Darian Murray, our International Credit Union Day coloring contest winner for the age category of 7-9. Darian, age eight, received \$20 to deposit in his Kirby Kangaroo Savings Account! Way to go!

HOLIDAY CLOSINGS

Martin Luther King Jr. Birthday
Closed Monday, January 21, 2013

Presidents Day
Closed Monday, February 18, 2013



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 November 30, 2012

Total Members: **31,149**

Total Assets: **\$109,480,961**

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

How Much Should I Withdraw From My Retirement Nest Egg? And how will it impact how long my retirement money will last?

Content developed by CUNA Brokerage Services, provided by Jack Ramsay

When it comes to mapping withdrawals from your retirement account, is there a magic number that works for everyone? Unfortunately, no. However, there are a series of steps that you can follow to help determine a withdrawal rate that may work best for you.

Step 1: Set Realistic Expectations

One useful rule of thumb is that for a 30+ year retirement a withdrawal rate in the 3% to 5% range is prudent.

Step 2: Customize Your Number

Fine tune your withdrawal rate based on your individual situation. Consider the following:

Timeframe: How long will you need an income from your nest egg? If your retirement plans are less than 20 years, you may want to consider increasing your withdrawal rate. If you have a longer time frame, consider a lower rate.

Lifestyle: If your expenses require a higher withdrawal rate than the 3% to 5% range, are you willing to risk the additional strain that a higher rate will put on your portfolio? Are you willing to risk running out of money? Or are you willing to cut back your lifestyle to fit a lower withdrawal rate?

Asset Allocation: Do you have a portfolio that suits your withdrawal rate and risk tolerance? A portfolio invested too conservatively may mean a lower withdrawal rate or an increased chance of running out of money. A portfolio invested too aggressively may impact your peace of mind during retirement.

Step 3: Monitor Your Withdrawal Rate

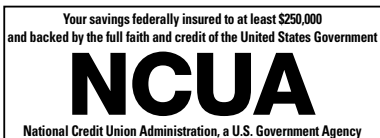
By carefully monitoring your withdrawal rate throughout retirement, you can make adjustments to meet your changing income needs.

A Withdrawal Rate that Works for You: By working closely with a financial advisor you can create a strategy that will allow you to reach your retirement goals without unduly risking outliving your retirement nest egg.

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.

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