

# PBC SOURCE

Preferring Better Choices™



January 2014



— LIVE THE —  
**GOOD LIFE**  
& REDUCE DEBT

## So Long, Holiday Debt!

Consolidate high-interest credit card balances during January and February 2014 to your PBC Visa and take advantage of a low 4.9% Annual Percentage Rate!

On balance transfers, you'll enjoy the lower rate until the transferred balance is paid in full. And unlike most other credit card issuers, PBC never charges a balance transfer fee.

**To transfer balances beginning January 1, 2014, call (866) 839-3409. Save on interest charges and replace all those bills with just one easy payment!**



**GOT 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!

### GET ON THE ROAD TO SAVINGS

- Rates as low as **1.50% A.P.R.\***
- We offer terms up to 84 months and financing is available up to 100%

### Paying more elsewhere?

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

### APPLY TODAY

Visit [www.pbccu.coop](http://www.pbccu.coop)  
You can also call or stop by any PBCCU branch location!

\*Annual Percentage Rate. Rates, terms and conditions are subject to change without notice. Rates range from 1.50% A.P.R. to 17.89% A.P.R.

# Special Vehicle Trade-In Offer on your Next Used Car Purchase

Now's your chance to pick the perfect used car! We've joined forces with Enterprise Car Sales to bring you great deals on hand-selected, high quality used vehicles during the Perfect Picks Used Auto Sales Event going on January 1-31, 2014.

Enterprise will appraise your vehicle using Kelley Blue Book® Trade-In Value and upon purchase from Enterprise Car Sales – THEN ADD \$1000! <sup>1</sup>

**DON'T DELAY!** This offer is good through January 1-31, 2014.

Visit us at any branch, log onto [www.pbcuu.coop](http://www.pbcuu.coop), or call (561) 686-4006 to get pre-approved today.

Then visit Enterprise Car Sales to see the great deals available on select used vehicles.

We're confident you'll find the car you're looking for during this sales event. Enterprise sells great cars at competitive prices and each vehicle they sell comes with one of the industry's best used car warranties. They offer no-haggle pricing and their professional staff is trained to help members through a low-pressure sales process that puts your needs first.



Enterprise will appraise your vehicle using Kelley Blue Book® Trade-In Value & **ADD \$1000!\***

\*UPON USED VEHICLE PURCHASE FROM ENTERPRISE CAR SALES.



Enterprise Car Sales  
479 S. Military Trail  
West Palm Beach  
(561) 242-5335

**1** Kelley Blue Book Trade-In Values used by Enterprise are obtained from © 2013 Kelley Blue Book Co.'s website KBB.com. Kelly 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 Kelly Blue Book Trade-In Value. Kelley Blue Book valuation adjustments for vehicle mileage disproportionate to the age of the vehicle may be capped by Enterprise Car Sales at 20% of the vehicle's base 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, MD, NE, NM, OK, OR, SC, TX and VA. Kelley Blue Book Trade-in Value plus \$1,000 offer valid from 1/01/2014 - 1/31/2014. No cash advances. Cannot be combined with any other offers. Used vehicles 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. This offer cannot be combined with any other offer except those listed on this advertisement. **2** Restrictions apply. For details, see an Enterprise Car Sales Manager. **3** Enterprise 12-Month Unlimited Mileage Roadside Assistance Package is provided by the American Automobile Association (AAA) and its affiliated clubs in the United States and Canada. The "e" logo, Enterprise, "The Perfect Used Car Package" and "Haggle-free buying. Worry-free ownership" are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2013 Enterprise Car Sales. E02446 DI 11/13 AK

## 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 2014. 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.

Coming soon ... the limits on our Courtesy Pay program will change to a variable limit system based on each individual members deposit behavior and account history. Rather than a fixed \$500 limit, Courtesy Pay limits could change daily and will range from \$0 to \$1,500.

**IMPORTANT NOTICE:** Effective March 1, 2013, PBCCU will begin imposing a fee for paper statements in the amount of \$2 per month. Now is the time to switch to e-statements – they are free, fast, easy and convenient! Enroll today! To sign up, simply visit [www.pbccu.coop](http://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.

The CU Center location in Palm Beach Gardens is moving to a new and improved location in early March! The new location will be at 8895 N. Military Trail, Suite 1010, Palm Beach Gardens, FL 33410.

### HOLIDAY CLOSINGS

**Martin Luther King Jr. Birthday**  
Closed Monday, January 20, 2014

**Presidents Day**  
Closed Monday, February 17, 2014

## You're Invited! 61st Annual Meeting

Join us for this year's annual meeting as we honor 61 years of providing you, our valued member-owners, quality service you've come to expect from the credit union you trust.

**When:** Saturday, March 22, 2014

**Time:** 10 a.m.

**Where:** 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 will be eligible for a door prize. Don't miss it!



**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!

- 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

Visit [www.pbccu.coop](http://www.pbccu.coop) to learn more about this wonderful benefit for PBCCU members, the available plans and to enroll!



## 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!

## Coloring Contest Winners



ADAN DUFF



JADA SPELLS



ZARIAH SPELLS

Congratulations to Adan Duff, Jada Spells, and Zariah Spells! Adan, Jada and Zariah each won \$20 as the winners of the credit union's coloring contest held in conjunction with International Credit Union Month in October.

Adan won in the age category of 0-6, Jada won in the category of 7-9 and Zariah won in the age category of 10-12. Great job and thanks for your participation!

# What Should You Do With That Refund?

A few possibilities to consider.

Presented by Jack Ramsay, PBC Retirement & Financial Services

## Will you be receiving a tax refund this year?

If so, you might want to think about the destiny of that money. Here are a few options to consider:

- **Start (or add to) an emergency fund.** Do you have a dedicated rainy day fund? Consider setting this money aside for a tight spot you may find yourself in at another time.
- **Invest in yourself.** You could put the money toward education, career training or personal improvement.
- **Use it for a down payment on a vehicle or real property.** Real property may represent a better financial choice, but updating your vehicle may have merit - cars do wear out.
- **Put it into an IRA or workplace retirement account.** If you haven't maxed out your IRA this year or have a chance to get an employer match, it may be worth considering.
- **Pay down debt.** Almost always a wise move.
- **Get your home ready for the market.** Spruce up the yard, exterior, or interior of your residence or hire professional who can assist you with staging it.
- **Improve your home with energy-saving appliances.** Or windows, or weather-stripping, or solar panels – just to name a few options.
- **Create your own food bank.** What if a hurricane or an earthquake hits? Where would your food and water come from? Worth thinking about.
- **See a doctor, optometrist, dentist or physical therapist.** If you haven't been able to see these professionals due to your insurance situation or your personal cash flow, why not do it now?
- **Pay for that getaway you've been dreaming about.** If you're debt-free and feel financially confident, perhaps you should consider rewarding yourself.
- **Pay it forward.** Your refund could turn into a charitable contribution (deductible on next year's federal tax return, if you itemize deductions).

By carefully considering how to use your refund in advance, you may be able to avoid asking yourself, later, that age-old question ... "Where did it all go?"

Jack Ramsay may be reached at 561-686-4006 ext. 1120 or [jack.ramsay@cunamutual.com](mailto:jack.ramsay@cunamutual.com).

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.

## LOCATIONS AND HOURS



**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

**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 • (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

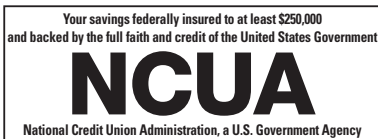
#### Drive-Thru Hours:

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

## As of November 30, 2013

Total Members: ..... 35,254

Total Assets: ..... \$115,590,923



[www.pbccu.coop](http://www.pbccu.coop)



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