



A quarterly publication for the members of PBC Credit Union

SOURCE

Preferring Better Choices™



July 2013

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.

First PBCCU VISA Cardholder Willa Fearington PBCCU Board Director



PBCCU introduced our credit card in April and one of our board directors became the first cardholder!

"I love my new PBCCU credit card and the perks associated with it! Unlike most credit cards, PBCCU's card does not charge a balance transfer fee, cash advance fee or annual fee! Plus, it was great having the option of choosing my rewards when I applied! Also, I have peace of mind knowing I am not liable for fraud in addition to enjoying a very low rate! You must apply – you'd be glad you did!"

**SIZZLING
SUMMER** USED AUTO
SALES EVENT

Check out our
great trade-in offer!



PBC Credit Union Members:

**Enterprise will appraise your vehicle
using Kelley Blue Book® Trade-In Value and**

ADD \$750!¹

Upon purchase from Enterprise Car Sales.

July 1 – 6, 2013

ADD \$500!¹

Upon purchase from Enterprise Car Sales.

July 7 – 31, 2013

Visit www.pbccu.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.

car sales



Haggle-free buying. Worry-free ownership.®

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

Now's your chance to get a hot deal on 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 Sizzling Summer Sales Event going on July 1-31, 2013.

During this event, if you purchase a vehicle from Enterprise Car Sales and finance the auto loan through the PBC Credit Union, you will get rates as low as 1.50% APR.

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.

¹ Kelley 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 \$750 or \$500 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 \$750 offer valid from 7/1/13 - 7/6/13. Kelley Blue Book Trade-in Value plus \$500 offer valid from 7/7/13 - 7/31/13. 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.

WE PREFER "BETTER CHOICES"



YOU NEED A BREAK!

Admit it!

You're Long Overdue for a Vacation.

PBC Credit Union can tailor a vacation loan that is perfect for you and your family, all with competitive terms and low, low rates. You can even have your paycheck, or any other recurring check, deposited directly into your credit union account so you don't have to worry about that either.

Apply for your vacation getaway today!

This great offer is only available through September 30, 2013.

Simply complete the short application online at www.pbccu.coop, stop by any PBCCU Office or give us a call. *It's that easy.*

Vacation LOANS
Rates as Low as **8%^{APR*}**

**Term: 12 Months,
Maximum Loan: \$7,500**



*Annual Percentage Rate. The APR will be determined by your credit worthiness.



Introducing a New Peace of Mind Benefit for PBCCU Members. . .

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 to learn more about this wonderful new benefit for PBCCU members, the available plans and to enroll!

Membership Survey Coming Soon!



As part of our continuing efforts to provide members with the best possible service and products, we will be conducting our annual membership survey.

Members receiving the survey are part of a limited sampling, so every recipient's response and cooperation are vital and very much appreciated. If you are not included in the random sampling of members receiving the survey, we always welcome your feedback at any time.

The results of the survey assist your credit union in establishing long-term strategy for improving the delivery of existing services as well as introducing new products.

BULLETIN BOARD

GREAT NEWS! PBCCU will be enhancing its CU Bill Pay product effective close of business on August 9, going live on August 12! After the enhancement, you will be able to login to access CU Bill Pay via an easy single sign-on right through CU Online, our home banking product! If you have multiple accounts, you may choose to setup individual access to CU Bill Pay from each of those accounts. Or, if you wish to combine them under a single account login, please contact us on or after August 12 to set it up for you.

HOLIDAY CLOSINGS

LABOR DAY:

Closed Monday, September 2, 2013

COLUMBUS DAY

Closed Monday, October 14, 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 May 31, 2013

Total Members: **33,707**

Total Assets: **\$113,752,542**

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

COMING SOON! Lake Worth Office: 120 N. Federal Highway, Suite 105, Lake Worth, FL 33460

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



THE RIGHT INCOME PLAN FOR YOUR RETIREMENT

Content developed by CUNA Brokerage Services, provided by Jack Ramsay

For many Americans, their retirement plan is primarily focused on saving and growing as much income as possible by the time they retire. Ask them about their plans once they retire and you will hear dreams of travel, family, or their “next” career. However, you seldom hear about their retirement income plan.

It is important to build a retirement income plan that will allow you to turn your many years of savings into a reliable and sustainable paycheck throughout your retirement.

There are several factors to consider when building your retirement income plan:

Choose the Right Age to Start Taking Your Social Security Income

It is important to ensure that you are maximizing your Social Security benefit by choosing the right age to start your benefits based on your employment, health, and income needs.



Diversify Your Taxes

The three most common tax treatments are; taxable, tax deferred and tax free accounts. Since tax laws and rates are likely to change during retirement, it can be prudent to establish multiple retirement income sources with varied tax treatments.

Determine a Realistic Withdrawal Rate

One of the key questions that you need to ask yourself is “How much can I take from my retirement accounts?” As a general rule, you can withdraw 3% to 5% every year without undue concerns about running out of money.*

Take Advantage of New Resources

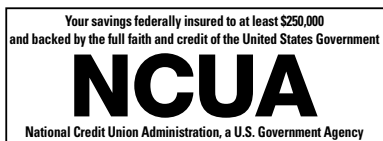
As millions of baby boomers begin to enter retirement, there are more resources than ever before to help you build your retirement income plan. To better understand and evaluate these resources, contact your Financial Advisor. Together, you can develop a retirement income strategy that can support all of your retirement goals and dreams.

*Source: Bureau of Labor Statistics by the U.S. Census Bureau, 2008 Consumer Expenditure Survey. Based on a 30-year 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.

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.