



July 2014

Stop Feeding Your High-Interest Rate Credit Cards



Transfer Those Mammoth Balances to a PBCCU Platinum Credit Card WITH NO BALANCE TRANSFER FEES and an Interest Rate of only 4.9%^{A.P.R.†}

HURRY THOUGH! You'll have to make your balance transfer between now and August 31, 2014 to enjoy this incredible offer.††

You will continue to receive the current Rewards and Services that come with your PBC Credit Union Visa® Platinum Credit Card after this offer.

Apply today!

Visit CU Online at www.pbccu.coop or stop by any branch!



Powered by *Score* Card

† A.P.R. = Annual Percentage Rate. Payments are first applied to balances with the highest A.P.R. Credit qualification required.
 †† 4.9% A.P.R. Interest Rate applies to balance transfers made between June 1 and August 31, 2014 and will remain in effect until transferred balance is paid in full.

Summer's Here – It's Time for a Vacation!

*PBCCU Vacation Loan Available Now Through September 30, 2014.
 Rates as low as 8% A.P.R. * Term: 12 Months Maximum Loan: \$7,500*

You know you need one. You just have to 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, 2014. Apply online at www.pbccu.coop, stop by any office or give us a call. It's that easy.



*Annual Percentage Rate. The APR will be determined by your credit worthiness. Rates range from 8% APR – 13% APR.

Summer's hot deal gets you \$500 more for your trade.



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 Used Auto Sales Event going on July 1-31, 2014.

Enterprise will appraise your vehicle using Kelley Blue Book® Trade-In Value and upon used vehicle purchase from Enterprise Car Sales.

ADD \$500!¹

Don't delay! This offer is good through July 2014.

Visit your local PBC Credit Union branch, log onto 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.

Enterprise Car Sales

479 S. Military Trail, West Palm Beach • (561) 242-5335

We're confident you'll find the car you're looking for during this sales event. Enterprise sells great cars at competitive prices. 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.

¹Kelley Blue Book Trade-In Values used by Enterprise are obtained from © 2014 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. 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 \$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, VA and Washington, D.C. Offer valid 7/1/14 – 7/31/14. No cash advances. Cannot be combined with any other offers. Used vehicles were previously part of Enterprise short-term rental and/or lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. *Restrictions apply. For details, see an Enterprise Car Sales Manager.

**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. © 2014 Enterprise Car Sales. E05663 DI 5/14 JH

Join us for
SHREDFEST!

August 2, 2014

9 a.m. – 12 p.m.

3469 Summit Blvd., West Palm Beach, Florida

Bring all of those confidential documents you've been meaning to shred over to the Summit Blvd. Branch of PBC Credit Union and have them shredded for **FREE!** Paper only, please. Cardboard cannot be accepted for shredding.

Voluntary donations **WILL** be accepted and placed in PBC Credit Union's Charity Fund which supports Local Charities.

REFRESHMENTS WILL BE SERVED!

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.*

AS A REMINDER – beginning July 1, 2014, the limits on our Courtesy Pay program changed 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.

BULLETIN BOARD

HOLIDAY CLOSINGS

Labor Day – Closed Monday, September 1, 2014
Columbus Day – Closed Monday, October 13, 2014



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

E-Statements ... It's Time YOU Switched!



- FREE, fast, easy and convenient
- Allows you to securely view your statements online at ANY TIME via CU Online
- Provides a great way to protect our environment by saving paper
- Allows you to receive a monthly e-mail reminder when your statement is ready to view

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 right 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. Then, continue and click yes to save the settings. You would then be enrolled!

Enroll today - visit www.pbccu.coop!

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.

*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.

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.

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.



LOCATIONS AND HOURS



As of May 31, 2014

Total Members: **25,385**

Total Assets: **\$121,981,441**

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

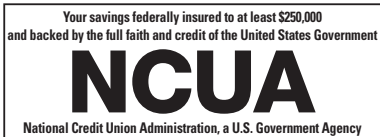
Hours of Operation:

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

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