

PBC SOURCE

Preferring Better Choices™

October 2014



Happy International Credit Union Day!

Credit unions are in business to improve the financial lives of their members while enhancing the communities they serve.

PBC Credit Union invites you to join us along with more than 208 million members worldwide as we celebrate "Local Service/Global Good" – International Credit Union Day 2014!

We will have a coloring contest for children through the age of 12. There will be three age categories (0-6, 7-9, 10-12). One winner in each age category will be awarded \$20 to deposit in his/her Kirby Savings Account. All coloring materials will be available to pick up at any of our branch locations. They should be returned to us by Thursday, October 30th.



Local Service.
GLOBAL GOOD.
INTERNATIONAL CREDIT UNION DAY®

Complimentary Refreshments

Enjoy complimentary refreshments and special raffles at all office locations on Thursday, October 16. We look forward to seeing you!

E-Statement Winner



Maricela Saucedo was the winner of our E-Statement Contest. Maricela was chosen among all members who signed up to receive PBCCU e-statements between April 1st

and June 30th of 2014. She won \$1,000. She has been a member at the credit union for over 5 years.

Official Family Nominations

Members interested in serving as part of our Official Family must submit petitions to the main office by November 28th, 2014. The petitions need to include the printed names and signatures of at least 256 members (one percent of our membership as of 8-30-14). Please mail or drop off your petitions in care of:

Mr. John Deese, President, PBC Credit Union
3469 Summit Boulevard
West Palm Beach, FL 33406.

In Celebration of "Local Service/Global Good"

Refer a New Member to PBCCU Now Through December 31st and Be Entered to Win a \$500 Gift Card!

More than 208 million people have chosen credit unions to be their financial partner! Please tell your neighbor. Tell your friend. Tell your co-worker. Tell your family member. Spread the word about the many benefits of membership with PBC Credit Union. We are open to those who live or work in Palm Beach, Martin, or St. Lucie Counties. For every member you refer who joins, you will be entered in a drawing to receive a \$500 gift card!

Please fill out the NEW MEMBER REFERRAL FORM and return it to any credit union office at the time the new member's account is opened. **REMEMBER:** The more people you refer, the more entries you will have in the drawing. Referral forms will also be available at each PBCCU office location.

New Member Referral Form

I refer _____ for membership at PBCCU.

Your Name _____ (please print)

Last Four Digits of Account Number _____

Phone Number _____

Your Signature _____

Drawing will be held on January 12, 2015. To qualify for the prize drawing, I understand I must be a member in good standing with PBCCU. I become eligible for the drawing once the person I've referred establishes his/her account with PBCCU. This form must be completed and returned to the credit union at the time the new member's account is established. A \$25 minimum deposit is required to open an account and establish membership. All normal account restrictions apply during this special offer. All potential members must qualify for membership with PBCCU. Call (561) 686-4006 for more details.

BULLETIN BOARD

HOLIDAY CLOSINGS

Veteran's Day: Closed Tuesday November 11th
Thanksgiving: Closed Thursday November 27th
Christmas: Closing at 12 p.m. on Wednesday December 24th, Closed Thursday December 25th
New Year's: Closing at 12 p.m. on Wednesday December 31st Closed January 1, 2015

Apply Online!!!!

If it is not convenient for you to apply for your next loan in person, please consider applying on line. Simply go to www.pbccu.coop, click on loans, and then apply for a loan. Our loan department will process your request and contact you back with a decision in 1 to 2 business days.



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



ARE YOU PREPARED TO RETIRE?

It's never too early to start planning for your retirement.

Presented by Jack Ramsay

After all, the sooner you begin, the more solid your retirement foundation can become. Many Americans wait too long to begin planning. Often, this is simply because they don't know where or how to begin ... so they procrastinate.

Don't procrastinate any longer.

Retirement planning doesn't have to be complicated, and a firm plan may provide you with peace of mind for the future. A good first step is speaking to a professional, one trained in the financial issues that impact you. I'll be happy to share my knowledge with you. You can ask me about ...



- **Asset Accumulation**
- **Asset Protection**
- **IRA Rollovers & Asset Management**
- **Tax Reduction Methods***

Make sure your money lasts. Enjoy your retirement.

If you're ready to start laying the financial foundation, please contact me. I welcome the opportunity to help you explore all your options.

Jack Ramsay may be reached at 561-686-4006, ext. 1120 or jack.ramsay@cunamutual.com.

*Representative is not a tax advisor. For information regarding your specific tax situation, please consult a tax professional. Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution.

LOCATIONS AND HOURS



As of August 30, 2014

Total Members: **25,525**
 Total Assets: **\$122,576,369**

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



Ruth and Lake Lytal Memorial Scholarship Winner

We are proud to announce that this year's Ruth and Lake Lytal Memorial Scholarship winner was Cy-Anne Alexandra Small. She received a \$1,000 scholarship. Cy-Anne graduated this year from Inlet Grove Community High School. She will be attending the University of Florida this fall and hopes to become a Pediatrician. Cy Anne (left) is pictured with her mother Camille Lawson.

FACTS

WHAT DOES PBC CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Rev. 09/2010

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit score

How?

All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons PBC Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does PBC Credit Union share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	No
For our affiliates to market to you	Yes	No
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

- Call 561-686-4006 —our menu will prompt you through your choice(s) **or**
- Visit us online: www.pbccu.coop

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 561-686-4006 or go to www.pbccu.coop

Who we are

Who is providing this notice?

PBC Credit Union

What we do

How does PBC Credit Union protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does PBC Credit Union collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your credit card or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account--unless you tell us otherwise.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include financial companies such as CU Access, L.L.C.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Nonaffiliates we share with can include insurance companies*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include insurance companies CUNA Mutual and financial services companies*

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency



www.pbccu.coop



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

561.686.4006 • pbccu.coop