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www.pgcu.org

HAPPY NEW YEAR

We hope you had a wonderful holiday and we look forward to serving you in the new year! Please remember to check with us before you make any financial decisions. Our rates are competitive and with some restrictions, we will meet or beat competitor's loan rates. Please make sure all of your contact information is updated with us, email address, address, and telephone numbers.

Office closings:

January 16 – Martin Luther King, Jr. Day

February 20 – President's Day

April 6 – Good Friday

A new year, and too many old bills?

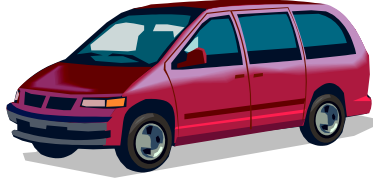
The holidays may be over, but give yourself one last present. Start the new year with a better way to handle last year's debt. We have a solution!! We can help you consolidate those bills into one payment at a lower rate than most credit cards. We do not have an application fee and we usually know something the same day. Call us today and we look forward to making your 2012 easier on you!

Skip-a-pay is still available for the month of January for those members that qualify!



GO GREEN TO \$AVE GREEN!?

Go green by getting your statement sent to you via email! We already receive so much paper mail, cut that back some by stopping your paper mailed statement. This will not only save money, but you receive your statements up to a week or more faster!



LOAN RATES

Ask us about matching rates!!

<u>New Autos</u> (never titled; < 5,000 mi.)	up to 60 mths.	Starting at 3.5% - 18%
(over \$30,000; never titled; < 5,000 mi.)	up to 72 mths.	Starting at 4.0%

Used (2011-2010)	up to 54 mths.	Starting at 4.5% - 18%
Used (2008-2009)	up to 48 mths.	Starting at 5.5% - 18%
Used (2007-older)	up to 36 mths.	Starting at 6.5% - 18%

<u>Boats</u> (new; 100% of List price)	up to 60 mths.	Starting at 7% - 18%
(used; 75% of Avg. retail)	up to 48 mths.	Starting at 7.75% - 18%

<u>RV's, mobile homes, campers,</u> (new; 100% of List price)	up to 84 mths.	Starting at 7% - 18%
<u>tractors, horse trailers</u> (used; 75% of Avg. retail)	up to 60 mths.	Starting at 7.75% - 18%

<u>Motorcycles & ATV's</u>	(new; 100% of List price)	up to 60 mths.	Starting at 7% - 18%
	(used; 75% of Avg. retail)	up to 48 mths.	Starting at 7.75% - 18%

Overdraft Protection on Share Draft account based on credit approval

Signature/ personal loans Starting at 6.9% (up to \$10,000 based on credit approval)

Share Secured (3% above the highest dividend rate) up to 60 mths.

Certificate Secured (3% above the highest dividend rate) up to 60 mths.

WWW.SCORECARDREWARDS.COM

Use your Visa credit card and earn rewards that you can use towards merchandise, airline tickets, hotel, activities, and much more! You do not earn points by doing cash advance or ATM/PIN transactions, must be purchases where receipt is signed.

How it works:

1. First, create your profile so you can log into your rewards account.
2. Once your profile is created, you can view your Point balance, search and view all available merchandise and travel rewards, create wish lists, and more!
3. Then, you can reward yourself by redeeming Points online for great merchandise, travel, and unique experience rewards.
4. Be sure to use your cards for all of your everyday purchases and then watch your Points add up quickly.

Use Your
ScoreCard
Rewards Card & Earn
More Bonus Points!

