

Pine Tree Community Credit Union

FALL 2015

Grangeville Branch

230 E Main
Grangeville ID 83530
Phone (208) 983-1558
Fax (208) 983-1575

Riggins Branch

603 N Main
Riggins ID 83549
Phone (208) 628-3100
Fax (208) 628-3125

Branch Hours

Monday-Thursday

9:00 am - 5:00 pm

Friday

9:00 am - 5:30 pm

www.pinetreccu.org

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President/CEO

Dan Goehring

Board of Directors

David Bodine - Chair

Rachel Young - Vice Chair

Janis Lance - Treasurer/Secretary

Melanie Hawkins - Director

Bob Mangold - Director

Joe Cladouhos - Director

Jerry Zumalt - Director

Supervisory Committee

Donna Forsman - Co-Chair

Carol Kinzer - Co-Chair

Clifford Scheline - Member

Chris Koehler - Member

Employees

Cheri Schumacher - CFO/Assistant Manager

Wanda Agee - Accounting Specialist

Kim Bakie - Loan Officer

Zetta Bates - Financial Services Rep/Loan Assistant

Julie Thompson - Lead MSR

Whitney Kaschmitter - MSR

Linda Cass - MSR

Charitie Miller - MSR

Sondra Hinkley - Riggins Branch Manager

Margaret Chambliss - Riggins MSR

Tracie Pottenger - Riggins MSR

Heidy Mead - Riggins MSR

Kim Hackler - Riggins MSR

Member Connection

Your Quarterly Newsletter

A Message From Our CEO...

MAKE OUR WEBSITE YOUR FINANCIAL HEADQUARTERS

Check out our recently redesigned website, where you won't need a filing cabinet full of statements, or a desk overflowing with monthly bills. Our website lets you view all of your finances at PTCCU in one secure location, and you can access your records any time of the day or night.

These are a few of the ways to take advantage of "online banking":

eStatements provide quick and safe access to your information. You can access a convenient archive of the statements from the past year.

Online Bill Pay makes it easy to send off a payment in just seconds. No more hassles with checks and stamps, no risk of criminals obtaining your personal financial information by raiding your mailbox. You can even review your payment history at a glance.

Online Banking lets you keep track of your PTCCU checking, savings, IRA, loans, and credit cards. You can also view your cleared checks and download checking history to Quicken or Quick Books.

Online calculators help you estimate payments for new loans.

Simplify your life, manage your money more efficiently, and take total control of your finances. Our website www.pinetreccu.org has all the tools you will need.

Dan Goehring
CEO/President

PTCCU PARTICIPATES IN CAREER EXPO

The 3rd Bi-Annual Idaho-Lewis County Career Expo will be held on Wednesday Oct 7th from 9 A.M. to 1 P.M. at the Idaho County Fairgrounds in Cottonwood. Undecided on a career, and curious about your future options, come out to the expo for information on numerous career opportunities. Look for our booth at the expo.

RED CROSS FIRE RELIEF FUND

On behalf of the staff, volunteer board and committee members I would like to thank the members for their generous response to the request for funds for the Red Cross Fireman's Relief Fund. This outpouring of support makes our community a great place to live.



Complimentary Coffee & Cookies Every Friday!



HOLIDAY CLOSINGS 2015

- January 1**
New Years Day
- January 19**
Martin Luther King Jr, Day
- February 16**
President's Day
- May 25**
Memorial Day
- July 3**
Independence Day
- September 7**
Labor Day
- November 11**
Veteran's Day
- November 26-27**
Thanksgiving
- December 24**
Closing at 3:00 pm (Christmas Eve)
- December 25**
Christmas Day
- December 31**
Closing at 3:00 pm (New Year's Eve)

PRODUCTS & SERVICES

- Share Accounts (Savings)
- Draft Accounts (Checking)
- Certificates of Deposit (CD)
- Idaho Medical Savings Accounts (MSA)
- Wire Transfer Services
- Money Orders
- Cashier's Checks
- FREE Notary Services for Members
- FREE Internet Banking & Bill Pay
- FREE E-Statements
- Co-Op Shared Branching Services
- Drive-Up Window
- VISA Travel Cards
- VISA Gift Cards
- Fee-Free ATMs - open 24/7!
- IRA's

New Employees!

Charitie Miller is a new full-time employee at our Grangeville branch. She resides in the Fish Hatchery area here in Grangeville. She has two sons Brady 25 and Preston 18.

You may have seen Charitie at GROANERS. She is a fitness trainer. Her hobbies are raising cattle and horses and she loves to hunt and fish.

Please say hello to our newest employee next time you're in the Credit Union!

THURSDAY, OCTOBER 15, 2015

PTCCU CELEBRATES INTERNATIONAL CREDIT UNION DAY

Since 1948, International Credit Union Day has been celebrated annually on the third Thursday of October. Each year, the international event affords the opportunity to remember credit unions' proud history and promote awareness of and support for the credit union philosophy.

This year's ICU Day will take place on October 15, 2015. The theme, "People helping People" embraces the longstanding credit union philosophy. PTCCU joins with other credit unions to raise awareness about the good work that all credit unions are doing around the world and to increase credit union membership both locally and internationally.

Please join us on Thursday October 15th, for refreshments, a drawing for prepaid VISA Card, and while they last a free reusable tote bag.

Become a member - or refer a friend - today!

HOLIDAY SKIP PAY

PTCCU will once again offer the option to skip either the November or December payment on all consumer loans (excluding real estate and line of credit loans). This is perfect if you would like to free up some cash for the holidays, or an unexpected expense. Just complete the enclosed application and return to the credit union.

Each payment you skip requires a \$25.00 fee/finance charge
Each skip moves your loan date forward one month from your present due date
Available on loans that have been established for at least 1 month
Only one skip payment per year
Loans must be current

PINE TREE COMMUNITY CREDIT UNION
At a Glance (as of August 31, 2015)

Assets:	\$41,327,375
Loans to members:	\$25,277,668
Deposits from Members:	\$36,848,264
Net Worth:	\$ 4,281,624
Capital/Asset Ratio:	10.36% (Classified Well Capitalized by NCUA)
Members:	3157



We ♥ our members.

