

# Pine Tree Community Credit Union

## MEMBER CONNECTION

Your Quarterly Newsletter



**SPRING 2016**

### Grangeville Branch

230 E Main

Grangeville ID 83530

Phone (208) 983-1558 (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**

### 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**

**Julie Thompson-Lead MSR**

**Chartie Miller-MSR**

**Whitney Kaschmitter - MSR**

**Linda Cass-MSR**

**Sondra Hinkley - Riggins Branch Manager**

**Margaret Chambliss - Riggins MSR**

**Tracie Pottenger - Riggins MSR**

**Heidy Mead - Riggins MSR**

**Kim Hackler-Riggins MSR**

# A Message From Our CEO..

## PTCCU HOSTS ANNUAL MEETING & RE-ELECTS BOARD OFFICERS:

PTCCU hosted its annual meeting Saturday, Jan 30th at the Eagles Hall in Grangeville and celebrated its 60th anniversary since its inception in 1956. Nominating committee chair, Jerry Zumalt, presented board candidates for election and re-elected to serve two-year terms were: Dave Bodine, Rachel Young, and Janis Lance. Joining Bodine, Young, Zumalt and Lance on the board are Bob Mangold and Melanie Hawkins. Incumbent board officers re-elected for the 2016 was: Dave Bodine-Chairman, Rachel Young-Vice Chair, and Janis Lance Secretary-Treasurer. Supervisory committee members appointed for an additional 1 year term are Co-chairman Carol Kinzer and Donna Forsman, and members Chris Koehler, and Cliff Scheline. Among other responsibilities, the supervisory committee is responsible for engaging the operations and State Department of Finance audits, and serves as an additional source of communication from the members to the board and staff. Members of the Eagles prepared the hot lunch, served to the members. While we had an excellent turn-out, we would like to see more members attend next year. Please set aside the last Saturday in January to attend next year's annual meeting.

Sincerely *Dan Goehring CEO*



Complimentary Coffee & Cookies Every Friday !!

Coffee every day!!!!

## AUTO LOANS-NEW AND USED MODELS

Competitive rates and flexible terms make it easy for you to get the auto you want with the payment that fits your budget. Check out the options that a PTCCU loan gives you:

Rates as low as 2.49% and extended repayment terms up to 84 months

Up to 110% financing of MSRP on New Autos or NADA Retail Book on Used Autos

Pre-approvals before you shop to save you money.



**Strong Past, Stable Future**

**HOLIDAY CLOSINGS 2016**

**January 2**

New Years Day

**January 18**

Martin Luther King Jr. Day

**February 15**

President's Day

**May 30**

Memorial Day

**July 4**

Independence Day

**September 5**

Labor Day

**November 11**

Veteran's Day

**November 24-25**

Thanksgiving

**December 26**

Christmas

**January 2**

New Years

**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

E-Statements

Co-Op Shared Branching Services

Drive-Up Window

VISA Travel Cards

VISA Gift Cards

Fee-Free ATM

IRA's

Consumer Loans

VISA Credit & Debit Cards & more!

**PINE TREE CCU AT A GLANCE AS OF 02/29/16**

**ASSETS; \$ 42,230,504**

**LOANS TO MEMBERS; \$25,228,528**

**DEPOSITS FROM MEMBERS; \$37,652,586**

**NET WORTH \$4,365,848**

**CAPITAL/ASSET RATIO; \$10.36%**

**CLASSIFIED WELL CAPITALIZED BY NCUA**

Tired of paying too much for your cell bill? We don't blame you. So we're helping you save with the Sprint

Credit Union Member Discount from Love My Credit Union Rewards. As a Pine Tree Community Credit Union

member, you can save on your monthly wireless bills – plus have your activation and upgrade fees waived.



**Our members can get:**

**10% discount on select regularly priced Sprint monthly Service.**

**Activation fee on new lines waived (up to \$36 in savings)**

**Upgrade fee waived (up to \$36 in savings)**

**3 Ways to Get Your Discount:**

Call **877.SAVE.4CU** (877.728.3428) and let them know you're a credit union member.

Ask to be a part of the NACUC\_ZZM Corporate ID to save

Click [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint)

**APRIL IS CREDIT UNION YOUTH MONTH!!!**

Today's young people need financial guidance from a trusted source in order to positively shape their financial futures. They need to learn the importance of savings, using and building credit, and managing their money. PTCCU recognizes and understands the financial needs of our youth and work diligently to reach out to them in fun and meaningful ways. Celebrated every April, Youth Week is a dedicated effort among Credit Unions to recognize their young members and promote financial education. At PTCCU we celebrate the importance of financial know-how with kid's every day but we put the emphasis on youth savings accounts during this.

**Pine Tree  
Community Credit Union**

*Proudly Serving Idaho County Since 1956!*

**APRIL IS CREDIT  
UNION YOUTH  
MONTH!!**

**Come CELEBRATE April 29TH for cake  
and punch for CREDIT UNION YOUTH MONTH !!!  
Youth members can enter our drawing for  
PRIZES!!!**

