

Fall 2014

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.pinetreeccu.org

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President/CEO

Dan Goehring

Board of Directors

Jerry Zumalt - Chair
Sharon Cox - Vice Chair
Janis Lance - Treasurer
Melanie Hawkins - Director
Rachel Young - Director
David Bodine - Director
Joe Cladouhos - 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 Ringer - Loan Officer
Zetta Bates - Financial Services Rep./Loan Assistant
Julie Thompson - Lead MSR
Crystal White - MSR/Marketing
Whitney Kaschmitter - MSR
Alyson Hanson - MSR
Sondra Hinkley - Riggins Branch Manager
Margaret Chambliss - Riggins MSR
Tracie Pottenger - Riggins MSR
Heidy Mead - Riggins MSR
Maggie Exum - Riggins MSR

Notice of Life Savings Insurance Termination

As reported in previous newsletters, CMFG Life Insurance Company (CMFG Life) has made the difficult decision to exit the Life Savings Insurance which has been offered through PTCCU. This insurance has been provided at no direct cost to our members, up to a maximum of \$3,000.00. This coverage will cease on December 31, 2014. All eligible claims incurred on or before January 31, 2015 will be honored.

CMFG Life is aware many of PTCCU's members value the peace of mind and security that this life insurance has provided, and is offering to convert the terminated life savings coverage into a new guaranteed issue Primary Protection Plan also offered by CMFG Life. This new policy would provide life insurance coverage up to \$3,000.00. If interested you must apply by January 31, 2015 by calling 1-855-728-5205 and enrolling in this new plan. Once enrolled you will be responsible for the premium payments, and your new policy will be effective after you complete the application process. Your premiums will be based on your age at the time of application.

If you need any assistance or have any questions regarding converting the policy, please either call or come by my office, and I will be glad to assist you in the process. I and the board would like you to know this cancellation was not initiated by the credit union, and we had no plans to discontinue this service to our members. To all our members affected by this policy termination we hope you will be able to make other arrangements to fill the void in your estate plan caused by the cancellation of this coverage.

Warm Regards,

Dan Goehring, CEO



Complimentary Coffee & Cookies Every Friday!



See this month's statement insert for more details!

New Employees

HOLIDAY CLOSINGS 2014

- January 1**
New Years Day
- January 20**
Martin Luther King Jr. Day
- February 17**
President's Day
- May 26**
Memorial Day
- July 4**
Independence Day
- September 1**
Labor Day
- November 11**
Veteran's Day
- November 27 - 28**
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
- E-Statements
- Co-Op Shared Branching Services
- Drive-Up Window
- VISA Travel Cards
- VISA Gift Cards
- ATM
- IRA's
- Consumer Loans
- VISA Credit & Debit Cards

Please welcome Maggie Exum, who is PTCCU's newest employee at the Riggins Branch. Most of the Riggins members already know Maggie. She has attended school and lived in Riggins for most of her life.

Another warm welcome to Alyson Hanson – our newest employee of the Grangeville Branch. Alyson was crowned Miss Rodeo Montana 2013 and just recently moved to Grangeville. She is married to Taylor Hanson (Primeland). They are expecting their first child in the Spring.

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

Pine Tree Credit Union at a Glance (as of August 31, 2014)	
Assets:	\$37,219,073
Loans to members:	\$21,657,302
Deposits from Members:	\$33,106,822
Net Worth:	\$4,043,417.91
Capital/Asset Ratio:	10.86% (Classified Well Capitalized by NCUA)
Members:	3087

Home Depot Payment Breach

On September 2nd Home Depot disclosed that they are investigating a breach of their payment data systems. This Breach could potentially impact any customer that has used their payment card at any U.S. and Canadian stores, from April 2014 forward. Please review your statements and let us know immediately if you see any unusual activity. You will not be liable for unauthorized use of your debit or credit cards.



Home Depot is offering free identity protection services - including credit monitoring - to any customer who has shopped at a Home Depot store in 2014 from April 2014 forward.

Are You Aware?

*You can order your free annual credit report online at www.AnnualCreditReport.com

*You can access your account 24 hours a day, 7 days a week with online banking. Log on at www.pinetreccu.org



*In addition to lower rates, lower fees, and improved service, PTCCU members are eligible for member discounts on TruStage auto, home, and life insurance policies. Please call 1-855-612-7909 for a no obligation quote

This year's ICU Day Theme emphasizes credit unions' positive impact in their communities all around the world. PTCCU's goal is 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 Thursday, October 16th for refreshments, a drawing for a VISA gift card and a FREE reusable grocery bag (while supplies last). **SEE YOU THERE!**

Local Service.
GLOBAL GOOD.TM

International Credit Union Day[®]
OCTOBER 16, 2014
 200+ million people worldwide choose a credit union

Stop by our
 Grangeville &
 Riggins branches
 for refreshments
 and enter to win a
VISA Gift card!