

Summer 2014

Grangeville Branch

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

Riggins Branch

603 N Main
Riggins ID 83549
(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
Whitney Kaschmitter - MSR
Crystal White - MSR/ Marketing Manager
Sondra Hinkley - Riggins Branch Manager
Margaret Chambliss - Riggins MSR
Tracie Pottenger - Riggins MSR
Heidy Mead - Riggins MSR
Angie Herring - Riggins MSR

UPDATE ON CUNA MUTUAL GROUP'S PLAN TO DISCONTINUE LIFE SAVINGS INSURANCE PROTECTION

PTCCU's partner in insurance product protection, CUNA Mutual Group, (CMFG), has announced their plans to discontinue life savings insurance protection to our members, effective 12/31/14.

Life Savings has been provided, at no cost to the member, by PTCCU, for eligible savings accounts up to a maximum of \$3,000.00. Coverage on existing insurable deposits will end on December 31, 2014. However, you will have an additional 30 days to convert to an individual whole life policy from CMFG. After January 31, 2015 it is advisable to destroy any Life Savings CMFG certificates you may have in your possession at that time.

We know many of you value the peace of mind and security that life insurance affords. That's why CMFG is offering you the chance to convert your Life Savings coverage to a Primary Protection Plan, underwritten by CMFG Life Insurance Company. This new plan is a member-pay whole life plan up to \$3,000.00. If you apply within the stated time period there are no age restrictions, waiting periods, exclusions, or health questions. If you convert, your new policy will be effective on January 31, 2015 or the day you convert. Premiums will be based on whole life insurance rates for your age on that date.

Conversion is simple. In order to receive coverage just request, complete, and return an application with your first premium payment directly to CMFG Life Insurance Company by January 31, 2015. To request the application, call 1-877-636-2377 to speak with a fully licensed insurance representative.

Please contact me if you have any questions, or any problems obtaining the application.

Dan Goehring, CEO



Complimentary Coffee & Cookies Every Friday!



Join PTCCU August 8 for Member Appreciation Day!

We just can't thank you enough for being part of our PTCCU family. If it has been a while since you have visited either the Grangeville or Riggins locations, we would like to invite you to stop by and say hello. If you are not a member, we would love to get to know you. Stop by either location for lunch, enter our drawing for a prepaid VISA Card, and get your free reusable grocery bag; while supplies last. These bags are a great option when looking to replace paper, plastic, or single-use sacks and an easy way to "Go Green."

Where: PTCCU Office locations in Grangeville, and Riggins

When: 11:00-2:00 P.M.

What: Lunch,

Prizes: Enter to win a \$40.00 prepaid VISA Card, and while supplies last a free reusable grocery bags.

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

New Staff

Please welcome Zetta Bates who is PTCCU's newest employee. Zetta opens new accounts and processes consumer loans. If she seems familiar, it is because she worked for PTCCU previously and is returning to the credit union. Welcome Zetta; it is great to have you back.

Pine Tree Credit Union at a Glance (as of 5.31. 2014)

Assets:	\$35,844,065
Loans to members:	\$20,755,654
Deposits from Members:	\$31,316,792
Net Worth:	\$3,969,105
Capital/Asset Ratio:	11.07% (Classified Well Capitalized by NCUA)
Members:	3091

Volunteers Needed

PTCCU is seeking volunteers interested in running for a position on the Board of Directors or serving on PTCCU's Supervisory Committee. The board election will be held at the annual meeting on January 31, 2015. There are immediate openings on the supervisory committee. For more information please contact any board member or Dan at 208-983-1558. Be proactive, volunteerism is what makes credit unions successful!

Identity Protection:

To avoid becoming a victim of fraud, do not provide personal information, account numbers, banking or credit card numbers, PINs or log-on IDs through email links, text messages, or pop-up windows. If you receive a call or text message stating it is from PTCCU requesting this information, please do not respond and notify us immediately at 1-800-983-1558.

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 have access to many discounts such as Sprint, TurboTax, GM Vehicles, and True Stage (Liberty Mutual) auto, home, and life insurance products.

Have a happy and safe summer!

Going on vacation? Need to get cash out at the ATM? Go online to www.allpointnetwork.com to search for SURCHARGE-FREE ATM's in the area you will be visiting! Print out the list and feel comfortable knowing you will have access to over 43,000 SURCHARGE FREE ATM'S nationwide!