



# Pine Tree Community Credit Union



## A Message From Our CEO...

### Technology Upgrade

Thank you for your patience during our recently completed technology upgrade and are excited to begin the process of introducing new or enhanced products and services. One of the first enhancements will be the "Instant Issue Debit Card". Members will now be able to obtain a debit card at the time of the account opening or replace a lost/stolen card immediately. The PIN number will be selected by the member at the time of issue. Watch for more technology improvements to be implemented soon!

SINCERELY

*DAN GOEHRING, CEO*



### MARGARET CHAMBLISS IS RETIRING

She has been a valued employee at the Riggins Branch for the past 10 years. Thank-you Margaret for your hard work and dedication. All of us at Pine Tree CCU will miss you!

#### 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

#### President/CEO

*Dan Goehring*

#### Board of Directors

*David Bodine - Chair*

*Rachel Young - Vice Chair*

*Janis Lance - Treasurer/Secretary*

*Melanie Hawkins - Director*

*Beth Keeler - Director*

*Abbie Hudson - Director*

*Jerry Zumalt - Director*

#### Supervisory Committee

*Donna Forsman - Co-Chair*

*Carol Kinzer - Co-Chair*

*Jonny Wilson - Member*

*Chris Koehler - Member*

#### Employees

*Cheri Schumacher - CFO/Assistant Manager*

*Wanda Agee - Accounting Specialist*

*Kim Bakie - Loan Officer*

*Zetta Bates - FSR/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*

*Kim Hackler - Riggins MSR*

## ITS TIME

PINE TREE COMMUNITY CREDIT UNION is partnering with  
BUDS POWER SPORTS

for the 3RD ANNUAL Holiday Food Drive. For every dollar  
donated, PINE TREE & BUDS will match a dollar **each!**

**\$1 Donated = \$3 TO HELP A FAMILY IN OUR COMMUNITY !**



### Community Food Bank

**Pine Tree Community Credit Union  
WE'RE BIG ON**

**HOLIDAY CLOSINGS 2017**

- January 2**  
New Years
- January 16**  
Martin Luther King Jr, Day
- February 20**  
President's Day
- May 29**  
Memorial Day
- July 4**  
Independence Day
- September 4**  
Labor Day
- November 10**  
Veteran's Day
- November 23-24**  
Thanksgiving
- December 25**  
Christmas

**Products and 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

**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 and ECA loans). This is a perfect way to free up some cash for the holidays or an unexpected expense. Just complete the enclosed form and return to **PTCCU**.

Each payment you skip requires a pre paid \$25.00 fee  
Each skip moves your loan date forward one month and extends the term of the loan

Only one skip payment per year per loan  
Loans must be current



**THURSDAY, OCTOBER 20TH**

**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 20 2017. 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 20th for refreshments, a drawing for a prepaid VISA Card, and while they last a free reusable tote bag.



***Become a member - or refer a friend - today!***

Love Your Savings With LOVE MY CREDIT UNION REWARDS.

Love My Credit Union Rewards knows you love to save and that's why we bring you exclusive member discounts from trusted partners like SPRINT, TURBOTAX, AND MORE!

Visit [lovemycreditunion.org](http://lovemycreditunion.org) and start saving today!

**PINE TREE CCU AT A GLANCE**

(AS OF SEPTEMBER 1, 2017)

<b>Assets:</b>	\$ 44,949,121
<b>Loans to members:</b>	\$ 32,591,741
<b>Deposits from Members:</b>	\$ 39,968,103
<b>Net Worth:</b>	\$ 4,855,280
<b>Capital/Asset Ratio:</b>	10.80%
<b>Members:</b>	3418



We ♥ our members.

