

Winter 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
Gina Campbell - MSR
Sondra Hinkley - Riggins Branch Manager
Margaret Chambliss - Riggins MSR
Tracie Pottenger - Riggins MSR
Heidy Mead - Riggins MSR
Maggie Exum - Riggins MSR

A Message From Our CEO...

Final Conversion Date for Guaranteed Issue Primary Protection Plan January 31, 2015

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.

Remember, January 31st is the last day to convert your policy into a Primary Protection Plan.

Sincerely,

Dan Goehring
CEO



Complimentary Coffee & Cookies Every Friday!



Sharon Cox, Vice Chair of PTCCU Board to retire

Sharon Cox has announced that, after 20 years of service, she will retire from PTCCU's Board of Directors effective January 31, 2015. Sharon has been a member of the board since 1995 and was elected Chairman in 1997, serving as chairman for seven years. She has also been elected Secretary, and is currently serving as the Vice-Chair of the board.

During Sharon's tenure on the board PTCCU experienced continued growth and success. In 1995 the credit union had 5.5 million in assets, today we have grown to over 38 Million. Sharon has actively supported the credit unions expansion of service, such as online banking, bill payment, shared branching, ATM's and Online loan approval to name a just a few of the services offered by the credit union during Sharon's tenure on the board.

Sharon has always treated the stewardship of the credit union as a great privilege and responsibility. PTCCU's members have been fortunate to have her as their representative, looking out for their best interests as the credit union has grown. Myself, staff, board and supervisory committee members will miss her leadership and insight.

Best Wishes and many THANKS for your years of service to PTCCU.

New Employee

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 (*Observed For Pay & Leave Reasons*)
- 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
 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!

Please give a warm welcome Gina Campbell, who is PTCCU's newest employee at the Grangeville Branch.

Gina started working our Part-Time Drive Thru position in November. She took the place of Alyson Hanson who elected to stop working in order to be a stay-at-home mother.

Gina lives in Grangeville with her two sons, Eli & Lucas. You might recognize her from US Bank, or most recently, from Images Salon where she enjoys work as a nail technician in her free time.

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

Pine Tree Community Credit Union's 59th Annual Meeting Luncheon will be held Saturday, January 31st, 2015 at the Grangeville Eagle's Hall.

Lunch will be served at 12 noon with the meeting beginning around 1:00 pm.

There is **no charge** for lunch this year, however, seating is limited.

You MUST have a reservation to attend!

Call or stop by to RSVP today!!!

**I/We will be attending the Annual Meeting Luncheon.
 Please reserve a place for the following people:**

1. _____
2. _____
3. _____

Say Hello to the Sprint Credit Union Member Discount

If you're looking to save with a #1 wireless company, then it might be time to say hello to the Sprint Credit Union Member Discount from Invest in America! As a member of Pine Tree Credit Union, you can save with the one that JD Powers & Associates ranks as the "Highest satisfaction with the Purchase Experience."

Ways you can save:

- 10% off* select personal Sprint plan
- 15% off* select business Sprint plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers



Valuable discounts like these are just some of the many benefits of credit union membership.

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
- Visit your nearest Sprint store

Start saving today with a #1 wireless company with the Sprint Credit Union Member Discount.

*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. Discount not available on secondary lines for Family and Business Share plans.

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Pine Tree Credit Union at a Glance (as of November 30, 2014)

Assets:	\$38,498,468
Loans to members:	\$22,404,441
Deposits from Members:	\$34,249,515
Net Worth:	\$4,112,065
Capital/Asset Ratio:	10.68% (Classified Well Capitalized by NCUA)
Members:	3123