

Spring 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.pinetreccu.org

* * * * *

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

Donna Lyons - Loan Officer

Kim Ringer - Financial Services Rep./Loan Assistant

Julie Thompson - Lead MSR

Crystal White - MSR, Marketing Manager

Whitney Kaschmitter - MSR

Caitlin Carver - MSR

Sondra Hinkley - Riggins Branch Manager

Margaret Chambliss - Riggins MSR

Tracie Pottenger - Riggins MSR

Heidy Mead - Riggins MSR

Angie Herring - Riggins MSR

CUNA MUTUAL GROUP ANNOUNCES PLANS TO EXIT LIFE SAVINGS INSURANCE PRODUCT BY 12/31/14

PTCCU's partner in insurance product protection, CUNA Mutual Group, has announced their plans to no longer provide life savings insurance protection to our members effective 12/31/14. For years PTCCU's members benefited in amounts up to \$3,000.00 in this program. This announcement came as a surprise to PTCCU. CUNA MUTUAL has indicated it is a result of a changing market place demand for the life savings product. CUNA Mutual Group has indicated that qualified members will have the option to convert their certificate to a primary protection life product. More information on converting the policy will be sent to you, as soon as we receive it.

Jeff Terry, CUNA MUTUAL Sales Executive has indicated that "The demand for these products is declining quickly. Over the past four years, more than 1,100 credit unions have canceled this product due to increasing costs driven by the rising cost of the insurance, regulatory requirements, and administrative costs." Additionally he said, "we have been searching for a solution for several years. However due to the unique nature of this product and declining demand, suitable alternatives are very limited and we have not yet found one."

Remember your coverage is in full force through 12/31/14. When we receive information on converting the policy it will be forwarded to you with enough time to make alternative choices.

Dan Goehring, CEO



Complimentary Coffee & Cookies Every Friday!



PTCCU TO UNVEIL NEW BUILDING AT OPEN HOUSE

On Tuesday April 15th PTCCU will host an open house to unveil our newly remodeled building to the members. We will be hosting the open house all day long with door prizes given out every hour, refreshments and an opportunity to play "Plinko" & receive a prize. Ribbon cutting ceremonies will be at 6:00 P.M. with light snacks to follow. We would be very pleased if members could stop by during the day, in the evening for the ribbon cutting ceremony, or both!

Ribbon Cutting Ceremony & Open House

Tuesday, April 15 6:00 PM

**230 E Main St
Grangeville, ID 83530**





PERSONAL LOANS: (FIXED NUMBER OF PAYMENTS)

A personal loan is an unsecured loan that you may use for large purchases, medical bills, tuition, consolidating bills, and anything you wish. It is quick and easy to apply, with no collateral required. Apply online, or visit either branch location to apply today.

REVOLVING PERSONAL LINE OF CREDIT OR CHECKING OVERDRAFT

A Personal line of Credit is the ideal way to have funds available for your unexpected needs. It's the perfect solution to payoff high interest rate credit cards or cover unexpected overdrafts in your checking account.

**Apply today using our
 online application or visit the Grangeville
 or Riggins office to apply in person.**

AUTO LOANS-NEW & USED MODELS

When you need to buy a new vehicle, consider PTCCU for your financing needs.

We have quick approvals, expert loan officers, and terrific rates and terms.

Check out the options that PTCCU loan gives you:

- Low rates and extended repayment terms up to 84 months
- Up to 120% financing of MSRP on New Autos or NADA Retail Guide on used autos.
- Pre-approvals before you shop to save you money.
- Protection Plans available

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_ZJM 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.*

All rights reserved. Sprint, the logo, and other trademarks are the trademarks of Sprint Nextel.

KIM RINGER COMPLETES CERTIFIED FINANCIAL COUNSELOR SCHOOL

Kim Ringer, MSR at PTCCU has successfully passed the required CCUFC exams and earned the designation of Certified Credit Union Financial Counselor. As part of earning the certificate, Kim was required to complete a series of proctored exams conducted by the LCSC extension program. Successfully completing the sessions and passing the exams demonstrates her commitment to the training, self-improvement, and to the overall credit union movement. Congratulations Kim!

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

ITS STILL NOT TO LATE TO MAKE YOUR 2013 IRA CONTRIBUTION!!!

The deadline for making your IRA (Roth or Traditional) contribution for 2013 is April 15th 2014, provided you have not filed your tax return for 2013. Maximum contributions are \$5,500 for individuals age 49 and younger, and \$6,500.00 for members age 50 or older. Contribution limits for 2014 remain the same. 2013.

Pine Tree Credit Union at a Glance (as of February 28, 2014)

Assets:	\$36,327,226
Loans to members:	\$20,820,120
Deposits from Members:	\$32,313,821
Net Worth:	\$3,915,902
Capital/Asset Ratio:	10.78% (Classified Well Capitalized by NCUA)
Members:	3053