

## Spring 2015

### 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](http://www.pinetreeccu.org)

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### President/CEO

*Dan Goehring*

### Board of Directors

*David Bodine - Chair*  
*Rachel Young - Vice Chair*  
*Janis Lance - Treasurer/Secretary*  
*Melanie Hawkins - Director*  
*Bob Mangold - Director*  
*Joe Cladouhos - Director*  
*Jerry Zumalt - 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 Bakie - 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*

## A Message From Our CEO...

### PTCCU ELECTS NEW BOARD OFFICERS

Following the annual meeting in January, your board of directors holds board election for the upcoming year. This year David Bodine was elected Chairman of the Board. He assumes the position previously held by Jerry Zumalt, who remains on the board. The Board also elected Rachel Young as Vice Chair and Janis Lance to the position of Secretary-Treasurer. At the annual meeting held in January, Bob Mangold joins the board, succeeding Sharon Cox who retired. I am very pleased to welcome Mr. Mangold to the board, as he brings many years of retail management, and investment experience to PTCCU. He and his wife, Mary are long term residents of Grangeville and both have been active advocates of the credit union. PTCCU is very fortunate to have seven fully engaged and proactive volunteers serve on the board, who not only have a desire to learn and a willingness to deal with tough issues, but function together in an open culture of cooperation and respect with each other.

These board members are your ambassadors, and they encourage you to contact them along with myself and staff members, with any concerns, or suggestions the credit union can assist with.

*Dan Goehring*



**Complimentary Coffee & Cookies Every Friday!** 

### PTCCU TO BEGIN REPLACING DEBIT/CREDIT CARDS WITH EMV CHIP TECHNOLOGY

EMV chip technology, named after its developers Europay, MasterCard, and Visa) is becoming the global standard for credit/debit card transactions. This smart chip technology features payment cards with embedded microprocessor chips that store and protect cardholder data. Chip technology is an evolution in our payment system that will help increase security, and reduce fraud. Members confidential data is more secure on a chip-enabled payment card than on a magnetic strip card because magnetic strips can be easily copied (skimmed) with a simple and inexpensive card reading device. Beginning later this year, debit cards when renewed, will be issued with the new chip technology. These chip cards were introduced in France in 1992 and are widely used in Europe today. The US is one of the few industrialized nations that have not fully transitioned to the technology standard. Once issued the biggest change you will see, is the card must be inserted into the terminal as opposed to being swiped through.

Pine Tree Community Credit Union  
**Strong Past, Stable Future**

**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!

**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](http://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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**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.

**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

**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.**

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

|                               |   |
|-------------------------------|---|
| <b>Assets:</b>                | <b>\$37,878,631</b>                                 |
| <b>Loans to members:</b>      | <b>\$23,218,018</b>                                 |
| <b>Deposits from Members:</b> | <b>\$33,592,203</b>                                 |
| <b>Net Worth:</b>             | <b>\$4,176,252</b>                                  |
| <b>Capital/Asset Ratio:</b>   | <b>11.00% (Classified Well Capitalized by NCUA)</b> |
| <b>Members:</b>               | <b>3108</b>   |

**Pine Tree  
 Community Credit Union**

**April is Credit  
 Union Youth  
 Month!!!**

*Proudly Serving Idaho County Since 1956!*

**Stop by the Grangeville & Riggins Branches  
 on Friday, April 24 for Cake & Punch!**

**Enter to win one of the following prizes:**

- Prize Drawings are open to ages 0-12*
  - 150 count Crayola Crayons
  - 12-piece Water Bomb Pool Toys & Water Balloons
  - Monopoly Junior Board Game - Frozen Edition