

Summer 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.pinetreccu.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

Gina Campbell - MSR/Marketing

Whitney Kaschmitter - MSR

Linda Cass - MSR

Sondra Hinkley - Riggins Branch Manager

Margaret Chambliss - Riggins MSR

Tracie Pottenger - Riggins MSR

Heidy Mead - Riggins MSR

Kim Hackler - Riggins MSR

A Message From Our CEO...

PTCCU MEMBERS BEWARE, ONLINE INTERNET SCHEME, SCAMS MANY PTCCU USERS

Recently many of our members have reported being victimized by a "free one month trial of something amazing, like vitamins or weight loss pills. "All you pay is \$5.95 for the shipping and handling." Sounds like a great no risk offer, however what is really going on is buried in the fine print, are terms that obligate you to pay \$79 to \$99.00 a month in fees forever- charged to your debit or credit card. These fraudsters are really shrewd, they know people do not read the fine print before clicking "I agree" and they also know people only scan the fine print for numbers and dollar signs, so the fraudsters spell out the cost, which gets washed out into the text of the message. The miracle weight loss pill ends up costing "seventy-nine dollars ninety-five cents plus five dollars and ninety-five cents shipping and handling" every month once the free trial period ends or until you cancel your card. Most of our members catch on once the first payment is deducted from their account, and their loss is limited to one payment, however members who do not review their statements may have higher losses. Remember...if the product or price is too good to be true, it usually is.

Dan Goehring

CEO/President



Complimentary Coffee & Cookies Every Friday!



Ken Steinman from Missoula, MT will be available to take family portraits exclusively for members of Pine Tree CCU.

In Grangeville on Monday, July 27th

3 - 8 pm

Inside the Grangeville Branch of PTCCU

In Riggins on Tuesday, July 28th

3 - 8 pm

Inside the Riggins Branch of PTCCU

Each family will receive ONE free 8x10 portrait.

Additional portraits will be available for purchase 7-10 business days after your session takes place.

We can schedule TWO families per 15-minute increment.

It is strongly recommended that you have an appointment for your photo session.

Please call your local branch to schedule an appointment starting July 13th.

New Employees!

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
- 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
- Loans (Mortgage, Auto, Personal, etc)
- VISA Credit & Debit Cards & more!

Linda Cass started working the Part-Time Drive Thru position in our Grangeville Branch in May. Linda lives in Grangeville with her husband, Traber. They have three children: Olivia, Hailey & Rylan. The Cass' moved to Grangeville 2 years ago from Craig, Colorado. Previous to that they lived in the Boise area. Linda has occasionally substitute taught for the SD244 School District. Linda and her family enjoy the outdoors and all it has to offer. Linda takes the place of Gina Campbell, who accepted the Full-Time MSR position vacated by Crystal White.

The Riggins Branch also has a new Gem on the teller line! In April we welcomed Kim Hackler to the Pine Tree CCU family. Kim and her husband Stephen have lived in the area for over 27 years and they own a restaurant in Pinehurst. They have 5 children: Marcus (*wife Heather*), Canaan, Jordan (*husband Stephen*), Caleb, & Stephen. They also have 2 grandchildren Liam (3 years old) & Greyson (1 1/2 years old).

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

MEMBER APPRECIATION DAY IS FRIDAY, AUGUST 7TH!

We love our members! Please join us at our Grangeville and Riggins locations for our Annual Member Appreciation lunch from
 11:00 - 2:00.

We will be serving hot dogs, chips, soda, cake and more!
 Everyone attending the BBQ will receive a free gift.
 While you're there, enter for your chance to win a \$50 Visa Gift Card!

We would love to see you there to say thank you, just for being a member. Remember, anyone who lives, works, or worships in Idaho County is eligible to become a Pine Tree Credit Union Member.

Become a member - or refer a friend - today!

One day only! One day only!

.25% off!

Get .25% off your approved interest rate on new and used vehicle loans - FRIDAY AUGUST 7th ONLY!*

*OAC, restrictions apply. Ask for details



Pine Tree Credit Union at a Glance (as of May 31, 2015)

Assets:	\$38,508,600
Loans to members:	\$24,301,666
Deposits from Members:	\$34,373,558
Net Worth:	\$4,261,019
Capital/Asset Ratio:	11.07% (Classified Well Capitalized by NCUA)
Members:	3129



We ♥ our members.

