



Pine Tree Community Credit Union

Your Quarterly Newsletter 2016

WINTER 2016

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

David Bodine- Chair

Rachel Young- Vice Chair

Janis Lance - Treasurer-Secretary

Melanie Hawkins - Director

Bob Mangold- Director

Jerry Zumalt - Director

Joe Cladouhos - 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 Ringer - Loan Officer

Zetta Bates - Financial Services Rep./Loan Assistant

Julie Thompson - Lead MSR

Charitie Miller—MSR

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...

Dear Members:

It's the beginning of our 61st year and this New Year brings new opportunities for us to serve you at **PTCCU**. As promised we've made it easier than ever to manage your finances online with our recently added mobile application for online lending. You can now apply online for all consumer loans (except real estate) from your desktop, tablet or phone. It's fast, easy and safe. Here at **PTCCU** we are always looking for new ways to add value to each encounter you have with us.

On behalf of the volunteers and staff at **PTCCU**, we would like to thank our new and long-time members for their support and look forward to serving all of you in 2017 and beyond.

Annual meeting announced for Saturday January 28th 2017. At our annual meeting in January, **PTCCU** members will be electing two new board members. **Bob Mangold** (director since 2015) and **Joe Cladouhos** (director since 2013) both have terms that are expiring and will not be running for re-election. The contributions and leadership of both these directors will be missed on the board and the remaining volunteers and staff wish them the very best in their future endeavors. Thank you Bob and Joe for your outstanding efforts and commitment to **PTCCU**. We will miss you!

HAPPY NEW YEAR

DAN GOEHRING CEO



Complimentary Coffee & Cookies Every Friday!



COFFEE EVERYDAY



PTCCU CONCLUDES ANOTHER FOOD BANK DRIVE:

From October thru Dec **PTCCU** and **BUDS POWER SPORTS** partnered in a food bank drive for a second successful year in a row.

We would like to **thank** all of our **members** and **non-members** for making it a wonderful success .

Pine Tree Community Credit Union
WERE BIG ON YOU !!

HOLIDAY CLOSINGS 2017

January 2

New Years Day

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 26

Christmas

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!

Pine Tree Credit Union at a Glance (as of 11/30/2016)

Assets: \$43,043,584

Loans to members: \$29,041,719

Deposits from Members: \$38,321,373

Net Worth: \$ 4,592,161

Capital/Asset Ratio: \$ 10.67%

(CLASSIFIED WELL CAPITALIZED BY NCUA)

Members: 3318

Pine Tree Community Credit Union's 61ST Annual Meeting Luncheon will be held Saturday, January 27 2017 at the Grangeville Senior Center

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. _____

Member number _____



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

