



## WINTER 2017

# Pine Tree Community Credit Union

Your Quarterly Newsletter 2017

## A Message From Our CEO...

Dear Members;

It's the beginning of our 62nd year and this New Year brings new opportunities for us to serve you at PTCCU through our recently completed computer software upgrade. We have already added the instant issue debit cards and soon an upgraded mobile application will be available for downloading to your smart phone. At PTCCU we are committed to serving our member's financial needs by providing the ultimate in convenience, great member service, convenient branch hours and competitive savings and loan rates.

Data Breaches

By now a lot has been written about what to do about the numerous security breaches which have occurred this past year. The most important precaution members of PTCCU can do without any additional expense or effort is to monitor and review monthly statements and let us know immediately if you detect fraudulent activity. Unfortunately fraudsters could use this stolen data for years to come to open fraudulent accounts and obtain loans. You can also order your free credit report online at [www.annualcreditreport.com](http://www.annualcreditreport.com) and review it for fraudulent activity. This inquiry will not effect your credit score.

SINCERELY,

DAN GOEHRING

### 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](http://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

Beth Keeler- Director

Jerry Zumalt - Director

Abbie Hudson- Director

### Supervisory Committee

Donna Forsman - Co-Chair

Carol Kinzer - Co-Chair

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

Tracie Pottenger - Riggins MSR

Cherie Daniel- Riggins MSR

Kim Hackler- Riggins MSR

## HELP US GO GREEN

Pine Tree CCU converted to a new system October 1,2017. In the past we had the option of letting you choose if you wanted to have a monthly statement or a quarterly statement. The new system will not allow for an individual choice. We've decided to enable all of our members to receive a monthly statement.

**WE NEED YOUR HELP.** Pine Tree would like to encourage you to sign up for eStatements. Lets eliminate some of the paper in your house, as well as, our house. All of us at Pine Tree would like to do our part in protecting the environment. Give us a call or stop by and speak with one of our friendly Member Service Representatives. They'll guide you through the process. Enter your name to win a monthly drawing just by signing up for eStatements.

GO GREEN  
SAVE OUR PLANET

**Pine Tree Community Credit Union**  
**WERE BIG ON YOU !!**

**HOLIDAY CLOSINGS 2018**

**January 1**

New Years Day

**January 15**

Martin Luther King Jr, Day

**February 19**

President's Day

**May 28**

Memorial Day

**July 4**

Independence Day

**September 3**

Labor Day

**November 12**

Veteran's Day

**November 22-23**

Thanksgiving

**December 25**

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 12/01/2017**

**Assets: 48,486.349**

**Loans to members: 33,339.070**

**Deposits from members: 43,180,900**

**Net Worth: 4,627,384**

**Capital/Asset Ratio: 10%** (Classified Well Capitalized by NCUA)

**Members: 3650**

**RECIPE OF THE QUARTER**

***S'mores Sandwich Bar Cookies***

- 1/2 c. butter, softened
- 3/4 c. sugar
- 1 egg
- 1 tsp. vanilla
- 1-1/3 c. all-purpose flour



- 3/4 c. graham cracker crumbs
- 1 tsp. baking powder
- 1/4 tsp. salt
- 3 c. miniature marshmallows
- 1-1/3 c. Hersheys mini milk chocolate Hersheys bars

1. Heat oven to 350 F. Grease 8-inch square baking pan
2. Beat butter and sugar in large bowl. Add eggs and vanilla : beat well. Stir together flour, graham cracker crumbs, baking powder and salt: add to butter mixture, beating until blended. Press half of dough into prepared pan. Bake 15 min.
3. Arrange unwrapped chocolate bars over baked layer, breaking as needed to fit. Sprinkle with marshmallows : scatter bits of remaining dough over marshmallows, forming top layer. Bake 10-15 minutes until lightly browned. Cool in pan or wire rack. Cut into bars. 16 bars.

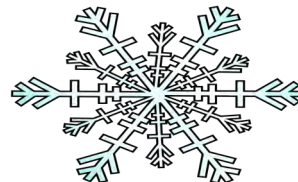
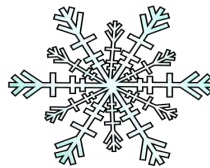


**Its that time already!** The annual meeting this year is **January 27, 2018** at the **Grangeville Senior Center** .

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

There is no charge for the lunch this year, however seating is limited. You must have a reservation to attend!

**CALL OR STOP BY TO RSVP TODAY!!!**



**PTCCU CONCLUDES ANOTHER FOOD BANK DRIVE**

From October thru December **PTCCU** and **BUDS POWER SPORTS** partnered in a food bank drive for a third successful year.

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