

The Credit Line

Puyallup City Employees Federal Credit Union

3rd Quarter

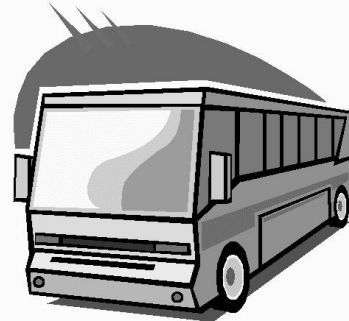
July 2010

Puyallup City Employees Federal Credit Union wants to help you get the grown-up toy you've always wanted. Whether it's a boat, RV, or a travel trailer, PCEFCU has a loan that is quick, affordable, and hassle free.

Rates as low as **6.99%***

With PCEFCU, you'll benefit from:

- Quick approval
- Competitive rates
- Up to 100% financing
- Extended terms
- Quality service



*Terms and conditions apply. Rate based O.A.C.

PCEFCU: It's a Family Affair

At Puyallup City Employees Federal Credit Union, when you become a member, your family members also can become members. It's one of the many ways the people you know and care about can benefit from the great financial services you're receiving from PCEFCU.

If you enjoy the low loan rates and fees, convenient, friendly services, and higher savings rates you get from your credit union, share us with your family. We are a member-owned nonprofit financial cooperative dedicated to improving our members' lives.

Your family members --SIBLINGS, PARENTS, CHILDREN, AUNTS, UNCLES and GRANDPARENTS all can join because you currently are a member. Help improve your family's financial lives today--encourage them to become members of PCEFCU.

Open your new Holiday Club Account Today

It is never too early to think about the Holidays. Now you can plan ahead with a new Holiday Club Account.

A Holiday Club account lets you save for holiday spending in advance rather than relying on credit cards at the last minute.

You even can arrange to have the money deducted directly from your paycheck, making saving as painless as possible. Knowing that you'll have the money to pay for the holidays will put the cheer back into this year's gift giving.

Drop by the PCEFCU office today to get started.

PCEFCU is committed to supporting you through various changes in your life. If you are facing difficult financial times due to loss of income, employment or other hardships, PCEFCU can assist you with finding workable solutions. We are here to help. Talk to us early if you are worried about making your next loan payment. The earlier you turn to us the more help we can provide.



**Congratulations to
the 2010 PCEFCU
scholarship recipients!**

The following PCEFCU student—members were each awarded a \$500 scholarship for the 2010-2011 school year:

**Ryan Donovan
&
Megan Lawson**

The PCEFCU Board and Staff wish you the best in the coming year.

**Help our Hungry Neighbors at
PCEFCU's 1st Annual Food Drive**

PCEFCU supports the Credit Union philosophy of "People Helping People" which stresses the importance of helping neighbors.

This year, PCEFCU is supporting a local food bank, **Puyallup Food Bank**.

We're collecting for families in the area, especially kid friendly items.

We encourage credit union members to bring in non-perishable food items and monetary donations, July 1—August 15.

Items most in demand:

Peanut Butter	Jelly
Breakfast Cereal	Applesauce
Canned Fruit	Macaroni & Cheese



Thank you for helping to support our local food bank and our neighbors.

How to Be More Clever Than an Identity Thief

Identity theft occurs when someone uses your personal identifying information, like your name, Social Security number (SSN), or credit card number, without your permission, to commit fraud or other crimes and to get credit in your name.

- Identity thieves are clever and can obtain a victim's personal information in many ways: Dumpster Diving—Going through trash to find bills and papers with personal information on it; Phishing—Posing as financial institutions or companies like eBay or PayPal and sending spam or pop-up messages to get consumers to reveal personal information;
- Property theft—Stealing wallets and purses; mail, including bank and credit card statements; preapproved credit offers; and new checks or tax information;
- Smishing—Phishing with text messaging on smart phones. Victims are instructed to visit a fake Web site.
- Spyware—Tricking victims into downloading illicit software when they open an attachment. Spyware records keystrokes to get credit card numbers and passwords.
- No one can totally eliminate the risk of identity theft. Think of your SSN, financial account numbers, and passwords as the Holy Grail—sacred and powerful. You can reduce your chances of becoming a victim:
- Don't carry your Social Security card in your wallet unless you need it that day.
- Avoid using public computers to access financial accounts, and use intricate passwords.
- Limit personal information online.
- Shred any paperwork that contains nonpublic information.
- If you access financial accounts or shop online, make sure the Web site is secure. Secure sites have an "s" after the http—https://.
- Check your credit report regularly at *annualcreditreport.com* and monitor your transactions. Reconcile your accounts regularly.
- Keep an inventory of everything in your wallet and your PDA.

And if you ever become a victim of identity theft, remember that PCEFCU is here to help.

**Dividend Rates
Declared**

For the 2nd. Quarter Ending
June 30, 2010
Share Accounts:
\$25.00 and Up
.40% APR (.40% APY)
Apr: annual percentage rate
Apy: annual percentage yield

Holiday Closings

In Observance:

**Independence Day
Monday, July 5, 2010**

**Labor Day
Monday, September 6, 2010**

Direct Deposit Your Paycheck...
Fast, Easy, Safe
Puts **Your** Money in **Your Account**
Faster...

Your savings federally insured to at least \$250,000.00
and backed by the full faith and credit of the United States
Government

NCUA

National Credit Union Administration
A U.S. Government Agency