

# PrimeTimes

OCTOBER 11

## MISSION STATEMENT:

Prime Financial Credit Union is dedicated to improving the financial well-being of its members by providing innovative, competitive, and high quality services and products.

*Financial news you can use.*

## Visa® Platinum Prime Share Secured Credit Card



## Rates as low as 8.99% APR<sup>2</sup>

PFCU's Share Secured Credit Card is a great way for first-time borrowers to establish a credit history! Control your credit limit with your share deposit, improve your credit score by making payments on time and earn ScoreCard Rewards® points with every credit card purchase! For more details, please call **414.486.4500** or apply online at **www.primefinancialcu.org**.

<sup>2</sup> Annual Percentage Rate. Share Secured Credit Card rate based upon credit score. Rates subject to change. Minimum credit limit \$250.00. Must deposit 110% of credit limit to share account. Earn one (1) ScoreCard Rewards point for every dollar spent on the Visa Platinum Prime Credit Card. ScoreCard Rewards points can be redeemed on merchandise and travel available on [www.scorecardrewards.com](http://www.scorecardrewards.com).



[www.primefinancialcu.org](http://www.primefinancialcu.org)

## Quality of Life Loan

Rates as low as **4.49% APR<sup>1</sup>**

Planning a vacation, wedding or just need extra cash? Equity in your current vehicle equals cash in your hands! For more details or to apply today, please call **414.486.4500** or visit **www.primefinancialcu.org**.

<sup>1</sup> APR = Annual Percentage Rate. Above rate available up to five (5) year term (minimum model year 2007) or up to four (4) year term (minimum model year 2004). Above rate subject to checking account with direct deposit/payroll deduction and Quick Close Discount (close loan within 48 business hours of approval). Quick Close Discount valid on new PFCU loan. Borrowers must qualify for rate and loan. Rates subject to change. To refinance your existing PFCU loan, you must add \$500.00 to the balance.



## Sentry's Plain Talk® Home Insurance Policy Offers Liability Protection for Homeowners



No one wants accidents to happen, but sometimes they do. And, they can happen to you. With Sentry's Plain Talk Home policy, you are protected from liability for a personal accident. The policy also covers the medical expenses of others due to a personal injury.

Follow these tips to help avoid the costly damage caused by an accident in your home:

- During winter months, make sure your sidewalks are clear and free of ice and snow.
- If you own a dog, instruct guests to approach the dog slowly and carefully.
- Never leave objects lying on the floor where someone could trip on them, especially at the bottom of the stairs.
- Avoid having loose carpet or rugs that people could trip on.
- Secure sturdy railings on all stairways.

You can find out more about this valuable coverage by calling **Kim Acheson** at **262.796.1785**. Eligible Prime Financial Credit Union members can receive up to a **10 percent discount** on their auto and homeowners insurance.

Property and casualty coverages are underwritten by a member of the Sentry Insurance Group, Stevens Point, WI. For a complete listing of companies, visit [www.sentry.com](http://www.sentry.com). Policies, coverages, benefits and discounts are not available in all states. See policy for complete coverage details. The 10 percent discount is contingent on premiums paid by payment options the company deems acceptable. The Sentry Insurance Group reserves the right to limit the number or amount of total discounts an insured receives.

## Borrow Smart. Buy Smart.®

Borrow from Prime Financial Credit Union.  
Buy from Enterprise Car Sales.

Get a **.25% rate discount!**<sup>1</sup>

When you finance an Enterprise vehicle with Prime Financial Credit Union.



- 12-MONTH/12,000 MILE LIMITED POWERTRAIN WARRANTY:<sup>2</sup>
- VEHICLE CERTIFICATION.
- 12-MONTH ROADSIDE ASSISTANCE.<sup>3</sup>
- FREE CARFAX® REPORTS.
- 7-DAY REPURCHASE AGREEMENT.<sup>4</sup>

And, you'll never have to haggle about prices.

Ask your Member Service Representative  
or call 414 325-6000 for details.



<sup>1</sup>APR-Annual Percentage Rate. .25% off current rate. Current rate will vary based on credit worthiness and terms. Financing for qualified Prime Financial Credit Union members. Offer valid only on Enterprise Car Sales vehicles purchased through 12/31/11.  
<sup>2</sup>Restrictions apply. For details, see an Enterprise Car Sales Manager. <sup>3</sup>Enterprise 12-Month Unlimited Mileage Roadside Assistance Package is provided by the American Automobile Association (AAA) and its affiliated clubs in the United States and Canada.  
<sup>4</sup>The "e" logo, Enterprise, the "Enterprise Certified" logo, "The Perfect Used Car Package" and "Hagglefree buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. ©2011 Enterprise Car Sales. CD0898 Ad 4.5x4.5 9/11 SH

Preview the great selection of used vehicles at [enterprisecarsales.com](http://enterprisecarsales.com)

# Credit Unions Build a Better World

Why do 184 million people worldwide choose credit unions? Because credit unions create opportunities for families, strengthen communities and contribute to building a better world. On **Thursday, October 20, 2011**, join credit union members around the globe in celebrating International Credit Union Day® and experience the credit union difference!

Stop into one of our six locations on October 20th for refreshments and celebrate International Credit Union Day! Thank you for your membership to Prime Financial Credit Union!



**Phone:**  
414.486.4500

**Toll Free:**  
800.835.9680

## Branch Locations

### Downtown

1010 N. Water St.  
Milwaukee, WI 53202  
Fax: 414.271.0217

### Zeidler Municipal Building

841 N. Broadway  
Milwaukee, WI 53202  
Fax: 414.273.1195

### Oklahoma Avenue

1923 W. Oklahoma Ave.  
Milwaukee, WI 53215  
Fax: 414.385.5503

### Swan Road

4878 N. Swan Rd. (92nd St.)  
Milwaukee, WI 53225  
Fax: 414.527.3186

### Cudahy

5656 S. Packard Ave.  
Cudahy, WI 53110  
Fax: 414.486.4510

### Two Rivers

1819 Washington St.  
Two Rivers, WI 54241  
Fax: 920.793.3859

## Service Centers

### Greenfield

6126 W. Layton Ave.

### Milwaukee

6402 W. Brown Deer Rd.

### Racine

Gateway Technical College  
1001 S. Main St., Rm. R103

For branch hours  
please call or visit  
our website.

We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

Your savings are federally insured for up to \$250,000 and IRAs are insured separately for up to \$250,000 by the National Credit Union Administration, an agency of the U.S. Government.



PFCU is a state chartered credit union.

## Safety Tips When Using ATM/Debit Card

With the hustle and bustle of the holiday season upon us, please observe these helpful tips to protect you and your account when using your ATM/debit card online, at retailers and at ATMs. Report unauthorized transactions on your PFCU card to the Credit Union at **414.486.4500** to reduce your loss amount.

1. Do not respond to emails or callers posing as a legitimate business requesting your personal information.
2. Use a private computer when shopping online.
3. Select 'NO' when asked if you want your computer to remember your password.
4. Memorize your Personal Identification Number (PIN). Do NOT keep your PIN with your card.
5. Never share your PIN with anyone.
6. Always be aware of your surroundings. Never use an ATM in a poorly lit area.
7. Shield the keypad while entering your PIN.
8. Do not display your cash. Count discreetly and then again in a secure location.
9. Make sure the merchant returns your card to you when your transaction is complete. Do not leave your card in the ATM.
10. Always ask for a receipt and record transactions in your register to balance your account.



With the help of our generous members, PFCU had colossal success collecting more than 932 toys last year for Toys for Tots! 2011 marks our 15th year as a collection location for the Toys for Tots campaign. Our goal is to place as many toys as possible in the arms of needy children. Beginning **Monday, November 14th**, a collection box will be set up at each PFCU location. We will collect unwrapped NEW toys, which will be distributed to the children in our community. Thank you for giving them the opportunity to open a gift this holiday season!

## Holiday Closings

**COLUMBUS DAY**  
Monday, October 10

**THANKSGIVING**  
Thursday, November 24  
Friday, November 25

**CHRISTMAS DAY**  
Monday, December 26

**NEWYEAR'S DAY**  
Monday, January 2

