

PrimeTimes

JULY 10

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.



NO CLOSING COSTS*

**on Home Equity Loans or
Home Equity Lines of Credit**

LIMITED TIME OFFER

To apply, call **414.486.4500**

or apply online at:

www.primefinancialcu.org

* Limited time offer. Minimum loan balance of \$10,000. Offer valid on Home Equity loans or HELOCs opened on or after June 1, 2010. Home Equity Loan up to 80% loan to value (LTV). Line of Credit rate is adjustable, may change monthly and will not exceed 18.00% Annual Percentage Rate (APR). Rates subject to change.



www.primefinancialcu.org



Meet PFCU's New Board of Directors

On May 6, 2010, the State of Wisconsin released Prime Financial Credit Union from conservatorship, returned the credit union back to its members and appointed a NEW Board of Directors. The new Board of Directors brings a wealth of knowledge and experience to lead Prime Financial on its road to recovery and to continue the 87-year tradition of serving PFCU's membership.

HB Staffileno, Chairman, has been with the credit union since 2004 and is a healthcare management consultant. Christine Timm, Vice Chairman, dedicated over 44 years to Prime Financial before retiring from the credit union in December 2008. Eric Moore, Secretary, has been a member of the Milwaukee Police Department since 1980 and has been a member of PFCU for over 26 years. Ralph DeVito, Treasurer, is a retired Milwaukee Public Schools principal and is celebrating his 30th year as a member of Prime Financial Credit Union. Steven Bejma, Director, has worked for the City of Milwaukee for more than 20 years and has been a member of the credit union since 1998. Randy Perry, Director, is a special investigator in the health care field, an adjunct professor for Ottawa University and a 15-year PFCU member. Sean Slowey, Director Candidate, is a veteran of the Milwaukee Fire Department and became a member of the credit union in June 1984.

The new Board of Directors is dedicated to serving Prime Financial's members by ensuring the credit union operates in a safe and sound manner. Thank you to all of our members for your loyalty and support over the last fifteen months! We made it because of YOU.



Front Row (from left): Randy Perry (Director), Ralph DeVito (Treasurer), Christine Timm (Vice Chairman)

Back Row (from left): Sean Slowey (Director Candidate), Eric Moore (Secretary), Steven Bejma (Director), HB Staffileno (Chairman)

MEMBERS ONLY

18-Month Certificate Special

Earn **ADDITIONAL** 1.00%* interest on 18-Month Share or IRA Certificate!

LIMITED TIME OFFER

* Limited time offer. Offer valid on new 18-Month Share or IRA Certificate opened on or after 06.21.10. \$250.00 minimum deposit required. Rates are subject to change at anytime. Offer valid to current membership only (member as of 06.20.10). Dividends on 18-Month Certificate compounded and paid quarterly. Certificate will automatically renew for an 18-month term at maturity. Savings account required with a minimum deposit of \$25.00. Penalties apply for early withdrawal. Promotional rate cannot be combined with other offers. Please refer to account disclosures for complete details and terms. Your savings federally insured to at least \$250,000 and backed by full faith and credit of the United States Government.

You Need to Know

An important change is coming to your account that will impact your Member Privilege service.

As of **August 15, 2010***, you will no longer have overdraft protection for your everyday debit card purchases, unless you tell us you want to keep this service on your account.

If this service is discontinued, your purchases at grocery stores, gas stations, pharmacies and so on, will no longer be covered by Member Privilege. That means if you do not have enough money in your account, or if the funds are not yet available, your card will be denied.

If you have not already contacted us with your opt-in request, call us now at **414.486.4500**, visit your local branch, complete the online form at **www.primefinancialcu.org** or mail the form you received with your monthly statement to:

Prime Financial CU, 5656 S. Packard Ave., Cudahy, WI 53110

* The effective date of the change is August 15, 2010 for accounts opened before July 1, 2010. For accounts opened after July 1, 2010, the effective date of the change is July 1, 2010. Beginning August 15, 2010, we will not authorize and pay overdrafts on everyday debit card transactions without account holder consent. An overdraft (OD) fee or insufficient funds (NSF) fee of up to \$30.00 will be charged for covering overdrafts that result in a negative balance. Overdrafts may be created by check, ACH or other electronic means. Recurring debit card transactions (payments that are set up to bill and pay automatically) such as automatic draft from your health club or insurance company may continue to be covered by your overdraft service. Once an overdraft has occurred, you are required to bring your account to a positive balance within 30 days. We reserve the right not to pay if your account is not in good standing. Please contact us if you have questions.



Members' Corner

We want to hear why you love Prime Financial! Submit your recent member service experience to marketing@primefcu.org, complete our short member survey at www.primefinancialcu.org or mail your story to:

Prime Financial CU
Attn: Marketing Department
5656 S. Packard Ave.
Cudahy, WI 53110

Your story will be featured in the next quarterly newsletter and on our member testimonial page on our website. If you submit your story by **August 31, 2010**, your name will be entered into a drawing for a \$25.00 Visa Gift Card!

Reminder

Your Christmas Club funds, along with earned interest, will be transferred to your Share Savings Account on **October 1, 2010**. For easy access, transfer your funds to your PFCU Checking Account with FREE Online Banking at www.primefinancialcu.org or use TeleTeller at **414.486.4557** (toll free **800.835.9680**).



HOLIDAY CLOSINGS

INDEPENDENCE DAY
Monday, July 5th

LABOR DAY
Monday, September 6th

COLUMBUS DAY
Monday, October 11th

PrimeTimes is published quarterly and exclusively for members of PFCU. Inquiries and comments can be mailed to:
Editor/PrimeTimes, 5656 S. Packard Ave., Cudahy, WI 53110

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.