

Dollars & Sense



Serving Anoka, Chisago, Dakota, Hennepin, Ramsey & Washington Counties

Introducing PCU's VIP Program



We're giving over \$500,000 to our members this January!

PCU is excited to introduce our new VIP Program, one of the most significant initiatives in our 86 year history. The PCU VIP Program is our unique way of thanking members for choosing PCU. Are you on track to receive a share of this year's over half million dollar cash reward? It's simple. The more you bank with us, the more your potential dividend could be.

As a credit union, our goal is to give back to our members. While other financial institutions are driven by profits, PCU actively looks to return profit to our members who have participated in our cooperative over the last year.

The VIP Program is automatic for members who qualify. Members earn VIP status and a VIP Patronage Dividend of \$5 simply by doing 144 withdrawals from their PCU checking account* within the calendar year. A major component of PCU's VIP Program is special VIP Dividends that will be paid to members in January of 2013. What does your dividend look like? A getaway? Date night? A puppy? At PCU we're sure our members will find that it pays dividends to belong to PCU!

"The cash payout to members is our way to thank them for choosing PCU as their primary financial institution," said Brian Sherrick, President and CEO of PCU. "Our team works hard to operate an efficient, well-managed organization, which is the reason we can offer this unique membership benefit."

It's simple. The more you bank with us, the higher your potential VIP Dividends!

The payout to members is calculated based upon the member's total relationship with PCU – the greater the relationship, the larger the dividend. Qualified members will receive a Deposit Bonus Dividend on their average deposit balances. In addition, there will also be a Loan Rebate Dividend paid based on the amount of interest paid during the year.

Continued on page 4

In This Issue

- ▶ Meet Your New President/CEO..... pg 2
- ▶ Call for Board Nominations..... pg 3
- ▶ Sign Up for Complimentary Retirement Analysis pg 4
- ▶ Help Thank Veterans this Holiday Season..... pg 5

Need Some CASH? How About \$1,000 a Week?

Postal Credit Union (PCU) is giving away \$1,000 a week to reward our members for having a PCU checking account and using their PCU Cash & Check Card.

Each time you use your PCU debit card for purchases beginning November 21 – December 24, 2012, you'll earn a chance to win one of our four weekly \$1,000 drawings.* In addition, each week you can earn 100 BONUS entries when you make 25 or more purchases using your Cash & Check Card. The more you use your card, the more chances you have to win. It's that easy!

So What Are You Waiting For?

Start using your PCU Cash & Check Card, A LOT! It's convenient for holiday shopping, eating out and making all of your purchases. Don't have a PCU checking account and/or a PCU Cash & Check Card – give us a call or visit one of our offices so we can get your account opened and your card ordered. Who knows – it could earn you \$1,000! For more information visit www.postalcu.org.

*No purchase necessary. See official rules for details at www.postalcu.org.



Brian Sherrick
President

President's Corner

Another Changing of the Guard

As your new president, I would like to introduce myself and my vision for the future of your credit union.

While I am new to this position, I am not new to the credit union. Back in 1984, I started as a college intern and slowly worked my way up the organizational chart. Prior to my selection as President/CEO, I served as Executive Vice President Operations/Lending and had oversight of mortgages, commercial services, business development, marketing, and branches and served as Credit Manager. I also serve as chairman of the PCU Community Foundation, and sit on the Board of Directors of the Minnesota Credit Union Foundation. I grew up on the east side of St. Paul and currently reside in Lino Lakes.

I am excited about the opportunity to lead our credit union into the future. We are fortunate to have a visionary board of directors, a talented executive team and knowledgeable, dedicated employees. Most of all, we are grateful for our loyal members, for without you none of our growth would be possible.

One of the exciting initiatives we are launching is the new PCU VIP Program, highlighted on the cover of this issue of Dollars & Sense. This program is designed to reward those who truly utilize the wide variety of products and services we offer. Your credit union remains committed to free checking and minimizing fees. And with loan rates still at historic lows, we will continue to focus on lending to ensure you are getting the best deal on your mortgage, vehicle, credit card and other financing needs.

Name change measure defeated. The ballots have been cast, and by a slim margin, the amendment to change the credit union's name was defeated by a vote of 203 yes (61.4%) to 128 no (38.6%). Per state law, the measure needed 66.66% of members voting to approve the change. The decision marks the culmination of a process that began in April to research the feasibility of a name change and its impact on future growth. Thanks to all who voiced their opinion on this important decision.

Finally, just a few words about our recently retired President/CEO Russ Plunkett. Russ spent 31 years guiding our credit union through decades of change, growth and challenge. His number one priority in every decision made was acting in the best interest of our members. His accomplishments are many, and his legacy is one I admire. I'd like to thank Russ for his leadership and promise to continue to do right by our members.



Founded in 1926 as St. Paul Postal Employees Credit Union

Dollars & Sense is published quarterly for members of Postal Credit Union.

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BOARD OF DIRECTORS

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Laurie M. Ludwig
Roger L. McClure
Judy A. Schadewald
Mary A. White

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ALL OFFICES

8 am-5 pm 651 770-7000
Toll Free: 8 am-5 pm..... 800 247-0857
TTY Deaf or Hard of
Hearing: 8 am-5 pm 651 773-2808
PAL Local 651 773-2PAL (2725)
PAL Toll Free..... 800 223-1933
Fax 651 773-2901
Fax, Toll Free 800 494-4980
VISA TTY Deaf or
Hard of Hearing 800 221-7728
Investment Center 651 773-2876
Mortgage Center 651 747-4663
Business Services 651 747-8900

www.postalcu.org

Call for Board Nominations

Nominations for your credit union's Board of Directors are now being accepted. To be eligible you must meet the following criteria:

- a) Own at least one full paid share
- b) Be at least 18 years of age
- c) Have not caused a previous loss to the credit union
- d) Are bondable
- e) Do not have a past criminal history causing doubt as to the safety or security of the credit union, its employees or assets. A background check will be conducted.

Members who wish to run for election to the board must submit their name in writing received by February 1, 2013. Mail to Postal Credit Union, 8499 Tamarack Road, Woodbury MN 55125, attn: Mary White. Nominations are not allowed from the floor at the Annual Meeting. **Please include a brief biography (150 words or less) and photo with your letter of nomination.** All candidates running for the Board of Directors will be featured in the spring 2013 issue of Dollars & Sense.

Nominating Committee

Mary White, Chairperson
Contact number: 651 747-8904

Committee members:

Paula Kelly: 612 726-9562
Barb Gibson: 612 724-0456

Board of Directors

Expiring three year term:
Laurie M. Ludwig
Roger L. McClure
Robert E. Vance, Jr.

In the event of a contested election, mail-in ballots will be available prior to the Annual Meeting and can be requested via mail, online, by phone or in person at any PCU branch beginning April 2. The next Annual Meeting will be held Sunday, April 28, 2013 at the Prom Center in Oakdale. Watch for complete details in the spring issue of Dollars & Sense.



PCU Offers Flexible Business Lending Solutions

Quick and easy access to capital is crucial for small businesses. PCU's Business Services Department offers a number of flexible lending solutions and personalized service that small businesses need. Among the options available are:

Business Term Loans

Business Term Loans are used to finance the acquisition or modernization of a company's productive assets. Use this loan for purchases of machinery, vehicles, furniture, fixtures, and to make leasehold improvements. Or, apply the funds towards expansion and renovation of facilities.

Line of Credit

PCU offers a variable rate Line of Credit that is easy to use and tied to your business assets. This type of loan gives

you the flexibility to borrow money when you need it. You can reuse your credit line as you pay down your balance and funds become available.

Business Real Estate

Take advantage of our competitive financing to purchase an existing structure for your business or refinance current loan commitments for business properties, both owner and non-owner occupied. PCU is also able to use your real estate as collateral to fund start-up businesses and consolidate business obligations.

For more information, visit www.postalcu.org, or contact PCU's Business Services department at 651 747-8900, or email BusinessServices@postalcu.org.

Sign Up Now for Your Complimentary Retirement Analysis

A Message from MEMBERS Financial

Have you taken the time to calculate how much money you'll need to set aside for your retirement? Chances are you haven't. According to the 2006 Retirement Confidence Survey from the Employee Benefit Research Institute (EBRI), only 42% of workers have calculated their retirement savings needs. Yet this study shows that those who have done this calculation have more realistic goals and are saving more.

Get a Professional Analysis Done Today

As one of your most valuable member benefits, MEMBERS Financial will offer all members of Postal Credit Union a complimentary retirement analysis using our sophisticated retirement planning software. Whether you're just starting to save, or you're getting close to retirement or already living in retirement, this analysis will provide you with solid recommendations to help you achieve your unique vision of retirement.

What are the alternatives to a professional analysis? According to EBRI, 73% of those who have not done a calculation simply guess at the estimate. About 10% read or heard about how much is needed. The rest haven't even tried to guess at an estimate. For 30 minutes or less of your time, you can get a feeling of confidence knowing you have a plan in place. Even if you've already done an analysis, you'll be sure to find value in a second opinion.

Retirement, Insurance and Investment Services for Life.

When it comes to planning your retirement, we understand the importance of a trusted partner. Call Lisa Blevens, the MEMBERS Financial Representative, today at 651 773-2876 for a no-cost, no-obligation appointment. Be sure to bring any paperwork that will help Lisa understand your situation better such as account statements, tax forms, retirement plan information. If married, it's best that both you and your spouse attend.



B2MM-1205-E092

Lisa Blevens is a Financial Advisor with MEMBERS Financial Services located at PCU. If you have any questions, or would like to provide feedback regarding the information presented in this article, you may contact Lisa Blevens at 651 773-2876. Representative is not a tax advisor or legal expert. For information regarding specific tax situations, please contact a tax professional. For legal advice, consult an attorney.



Lisa Blevens – Your MEMBERS Financial Services Representative

Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. **Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution.** CBSI is under contract with the financial institution, through the financial services program, to make securities available to members.

Continued from cover

Many members who have a primary financial relationship with PCU, which includes a checking account, savings accounts and loans, **will earn hundreds of dollars in VIP Dividends!** Each eligible VIP member will receive a minimum of \$5.

Move over to earn more.

Let your everyday banking relationships with us put you on track to receive PCU VIP Dividends. It could be as easy as refinancing your auto loan or mortgage with us. You can start today by completing our online loan application to finance or refinance your current auto loan or mortgage. Our team of experts is ready to help you make the transition of moving any accounts you may have at other financial institutions to PCU. You deserve more. Your VIP Dividends will be included in your January statement.

To learn more about our VIP Program and the special VIP Dividends, please visit our website at www.postalcu.org.

*Business services members are not eligible for VIP status at this time.

*Season's Greetings
from your friends
at PCU!*

*We extend
our very best
wishes for a
happy, healthy
and prosperous
new year.*

Small Change

- ▶ **Tax filing season is right around the corner.** Your credit union has once again partnered with Invest In America to offer discounts on the popular TurboTax Online filing options. Complete information can be found on our website at www.postalcu.org.
- ▶ **PCU Mobile Banking is here!** With PCU's new Mobile Banking, you can access your accounts, check your balances, make a transfer and find an ATM or branch location anytime, anywhere using your Apple, Android or select Blackberry smart phone. Don't have a smart phone? Text Banking allows you to receive current balance and recent transaction information instantly by text message. No login or Internet required! Visit our website for details.
- ▶ **The 2013 models are in – is it time to upgrade your vehicle?** Get a low rate auto loan from your credit union. Take advantage of competitive rates, flexible financing options, 24/7 online loan application, and superior service that won't let you down. Apply online anytime at www.postalcu.org.
- ▶ **Contributions to Casual for a Cause.** Members are invited to contribute to your credit union's "Casual for a Cause" fundraiser for local charities. Upcoming causes in 2013 will be:
 - **January – March:** Local Area Schools Financial Literacy & Education
 - **April – June:** Meals on Wheels
 - **July – September:** Local Area Food Shelves
 - **October – December:** Salvation Army Coats for KidsPlease reach into your hearts and pockets to help make a difference in our community.
- ▶ **The Minnesota Family Involvement Council is offering \$10,000 in scholarships** to credit union members across the state. Any individual attending a college or university, graduate or law school, 2- or 4-year program or community or technical college in the fall of 2013/spring 2014 is eligible. Those interested need to complete a one-page application and submit a typed essay. The scholarship deadline is February 1, 2013. To apply online visit <http://mnfic.org/scholar.htm>.

Give Thanks to Our Veterans this 2012 Holiday Season!

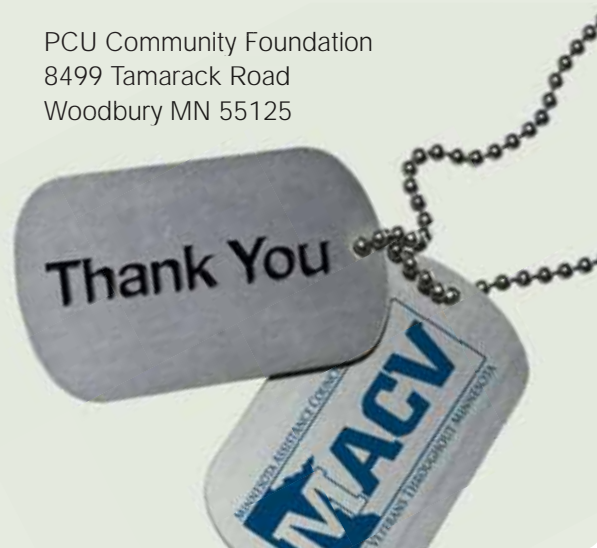
Show your thanks to our military personnel this holiday season! For every dollar donated to the PCU Community Foundation from November 21 – December 31, 2012, the Foundation will match it, up to \$5,000, to benefit the Minnesota Assistance Council for Veterans (MACV). That means for every \$1.00 donated, \$2.00 will be given to help the MACV conduct its important work.

The Minnesota Assistance Council for Veterans provides comprehensive program and supportive services to homeless veterans in three primary focus areas: housing, employment and civil legal concerns. MACV helps veterans achieve self-sufficiency through:

- Stabilized living through rent/mortgage assistance and temporary housing
- Improved health/quality of life
- Access to services
- Sustainable, living wage employment through training and placement
- Referral and resolution to civil legal issues
- Life skills education
- Money management skills training and financial plan development

Donations to the PCU Community Foundation are tax deductible and reinvested in our communities through worthy programs such as the Minnesota Assistance Council for Veterans. Join us this holiday season as we give thanks to our military personnel and their families, and make your donation today online at www.postalcu.org, in person at any PCU location, or by mail. Make checks payable to:

PCU Community Foundation
8499 Tamarack Road
Woodbury MN 55125





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Holidays & Office Hours

Drive-thru Service Only

(9:00 a.m. – 1:00 p.m.)

- ▶ Monday, January 21, 2013 – **Martin Luther King Jr. Day**
- ▶ Monday, February 18, 2013 – **Presidents Day**

All Offices Closed

- ▶ Tuesday, December 25, 2012 – **Christmas**
- ▶ Tuesday, January 1, 2013 – **New Year's Day**

All Offices Closed at 1:00 p.m.

- ▶ Monday, December 24, 2012 – **Christmas Eve**

Office Hours

- ▶ **Lobby**
9:00 a.m. – 5:00 p.m. Mon, Tues, Thurs & Fri
10:00 a.m. – 5:00 p.m. Wed
9:00 a.m. – 1:00 p.m. Sat
- ▶ **Drive-thru**
8:00 a.m. – 6:00 p.m. Mon – Fri
9:00 a.m. – 1:00 p.m. Sat
- ▶ **Call Center**
8:00 a.m. – 5:00 p.m. Mon – Fri

Home Buyers Seminars Planned for 2013

Dreaming of owning a home but not sure how to get started? PCU will host a series of free home buyers seminars in spring 2013 to help you be better informed. PCU's home loan specialists will answer your questions about purchasing your dream home. You'll also learn about current market conditions and develop a plan to reach your goals. Receive \$250 off your closing costs when you finance and close with PCU Mortgage & Title.*



Refreshments will be served. Space is limited so reserve your seat today!

Sign up at www.postalcu.org or call 651-747-HOME (4663).

Gethsemane Lutheran School

2410 Stillwater Road, Maplewood MN
Thursday, February 21 – 6:00 p.m.-8:00 p.m.

Neighborhood House – Rm 273

179 Robie Street, St. Paul, MN
Thursday, March 21 – 6:00 p.m.-8:00 p.m.

PCU Woodbury Office

8499 Tamarack Road, Woodbury MN
Saturday, March 23 – 10:00 a.m.-12:00 p.m.

PCU Hugo Office

14750 Victor Hugo Blvd. N, Hugo MN
Thursday, April 25 – 6:00 p.m.-8:00 p.m.
Saturday, April 27 – 10:00 a.m.-12:00 p.m.

*Loan must originate and close with PCU Mortgage & PCU Title by October 1, 2013. Purchases only, not valid on refinance. Cannot be combined with any other offer.

3225 Denmark Avenue
Eagan, MN 55121

14750 Victor Hugo Blvd N.
Hugo, MN 55038

2401 N. McKnight Road
North St. Paul, MN 55109

1725 S. Robert Street
West St. Paul, MN 55118

8499 Tamarack Road
Woodbury, MN 55125

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