

In the Community



See What We're Doing
To Make A Difference



March of Dimes Walk: Meghan, Terri, Shawmalea, Vanessa, Susie, Heather



Orchard of Hope Walk - Cañon City: Sue, Lorraine and Kristi



Dream Weavers Bowl-A-Thon: Shari, Ernestine, Alicia and Laurine

Continued on other side

Holiday Closures

Labor Day
Monday, September 5



NOW THAT'S POWER

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POWERline CREDIT UNION

Summer Issue

2nd Quarter 2011

Low Rates Without High Stress

Home Equity Lines Of Credit

Rates As
Low As

4.9%^{*APR}

No Closing Costs*



Apply
Online
Today!

*Closing costs will be waived for new home equity lines of credit. Appraisal fees may apply. The variable Annual Percentage Rate (APR) is based on The Wall Street Journal Prime rate or floor rate of 4.9% whichever is greater. Maximum term of 180 months. Interest rate may vary quarterly. Terms subject to change without notice. Offer is subject to credit approval. Other terms and conditions may apply. Consult a tax advisor regarding deductibility of interest.

Home Equity Loans Give You Room For Improvement

It's a tough choice for a homeowner: Move into a new house, or improve the one you have. Although it may seem easier to move into a new home, your current home has something no new home can offer--equity.

The equity in your home provides a ready financing source to turn home sweet home into home sweet dream home. On average, homeowners spend 18 months planning home improvements. It's time well spent; some renovations pay off better than others. Bathroom and kitchen renovations provide the greatest return, between 90% and 95%. Decks and home offices hold the low end, between 65% and 70%.

As you plan, look beyond your house to your neighborhood. Will renovations put you in a different league--and price range--than your neighbors? Also, keep in mind how long you'll be in your house. If you're going to fix it up and sell in six months, you'll get all the pain of remodeling and not much gain. But if you plan to live in the house more than three years, it makes economic sense to remodel.

How do you calculate your available equity? First step: Say you made a down payment of \$20,000 on a house priced at \$100,000 five years ago. Since then, you've paid \$15,000 toward the principal, and the market value of your house has increased to \$115,000. The

sum of your down payment (\$20,000), principal paid (\$15,000), and the increase in property value (\$15,000) gives you \$50,000 in equity.

Second step: Ideally, what you owe on your home--mortgage plus home equity loan--shouldn't exceed 80% of your home's value. So 80% of \$115,000 suggests, if you meet other lending yardsticks, you may be eligible for as much as a \$27,000 home equity loan (house is worth \$115,000; 80% of that is \$92,000; you still owe \$65,000 on the first mortgage; so \$92,000 - \$65,000 = \$27,000).

Call us to discuss your home equity loan options today.

POWER *line*



Power Credit Union's 73rd Annual Meeting

Power Credit Union held its 73rd Annual Meeting on Sunday, April 3, 2011 at All Season's Catering Event Center. Attendees enjoyed a Sunday brunch followed by a short business meeting.

"We strive to be the best provider of financial services for our members and potential members thereby eliminating the need for members to take a "gamble" on having their financial relationship with any other financial institution", said by Power Credit Union's President/CEO, Vanessa Trexel.

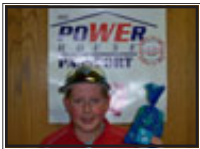
During the business portion of the meeting, Trexel introduced the members that will be serving as a credit union volunteer during the next year. Jim Giltner was re-elected to continue as a member of

the Board of Directors along with Sharon Johnson who will be a first time Board Member of the credit union. Other Board Members include Darwin Hansen, Leonard Flores, John Hibler, Annette Herrera and Don Trujillo. Members of the Supervisory Committee include, Al Becco, Fred Sterner, Judy Kochevar, Joe Murgel and Arnold Manzanaras.

Trexel ended the meeting by thanking the attendees for their continued support and confidence in the credit union.



Money Rock\$ @PCU



Thank you Power House members for stopping by in the month of April and celebrating National Credit Union Youth Week.



Olivia Tracy, Ryon Boitz, Max Erickson, Noah Cordova, Garrett Goettel, Katrina Davis, Mikayla Villegas, Julianna Sparks, Kayla

Martinez, Aiven Amella and Zoey Rodriguez received prizes for participating in Youth Week. Olivia and Ryon both won an iPod Shuffle. (Pictured to the left)

If you weren't able to join us this year, we celebrate our youth members every April. For more information on the Power House account, visit our web site or contact a PCU Personal Service Representative today!

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Low as

3.99%*APR

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Online Today



*APR - Annual Percentage Rate. 3.99% for credit scores 730 and above. Up to 72 months on vehicles 2006 and newer, with approved credit. Based upon past credit history. All rates are subject to change without notice. Standard loan rates apply to all other financing.



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