

# In the Community



PCU employees will once again come together to March for Babies. The 2011 March of Dimes March for Babies will be held at Gateway Park (HARP) on Saturday, April 30 at 9 a.m. To participate in this event with the PCU team or to donate please contact Heather at 719.561.5115.

## Dates To Remember

**73<sup>rd</sup> Annual Meeting**  
**Sunday, April 3, 2011**  
**10 a.m.**

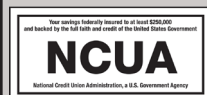
## Holiday Closures

**Memorial Day**  
**Monday, May 30<sup>th</sup>**



**NOW THAT'S POWER**

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



Federally insured by NCUA

# POWERline

## CREDIT UNION

Spring Issue

1<sup>st</sup> Quarter 2011

## Debt Got You Feeling **POWERLESS?**

### Why Not Consolidate?

BEFORE CONSOLIDATION				AFTER CONSOLIDATION			
	Balance	Rate	Payment		Balance	Rate	Payment
Credit Card A	\$3,000	21%	\$90	Consolidated	\$10,000	9.90%	\$212
Credit Card B	\$3,000	21%	\$90	Loan			
Credit Card C	\$1,500	15%	\$45	<b>Total Interest Paid: \$2,717</b>			
Credit Card D	\$2,500	18%	\$75	<b>Total Savings: \$1,803</b>			
<b>TOTAL</b>	<b>\$10,000</b>	<b>\$300</b>		<b>Monthly Savings: \$88**</b>			
<b>Total Interest Paid: \$4,520</b>							

**Apply Online Today!**

\*APR- Annual Percentage Rate. Rates as low as 9.9%. Certain restrictions apply. With approved credit. Additional rates available. Minimum credit score of 650. See a Personal Service Representative for details.

## Help Us Celebrate National Credit Union Youth Week April 18-22



Current Power House youth members, stop by during Youth Week to receive a special prize and to be entered in the Youth Week drawing for an iPod Shuffle\*.

New Power House youth members will receive an instant win scratch card and will also be entered in the Youth Week Drawing.\*\*

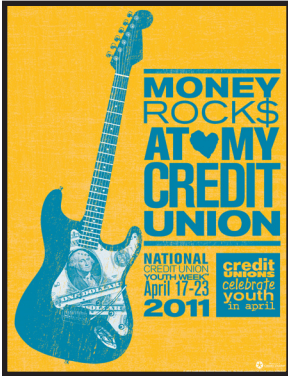
**Stop by and ask us how to sign up!**

\* While youth are encouraged to make a deposit at the credit union, no deposit is required to enter drawing. Limit one entry per person. Two (2) youth members will be selected at random. Persons who wish to enter drawing for the iPod Shuffle may do so by submitting their Name, Address, and Phone Number on a blank, 5.5"x4.5" sheet of paper. Drawing for iPod Shuffle will be held on April 29, 2011. Winner will be notified by phone. Need not be present to win. \$75 estimated value.

\*\*Limit one scratch card per member per new account. While supplies last.

# POWER | ne

## Money Rock\$ at My Credit Union



Who doesn't love to look cool and rock out? Music transports us to a world where anything is possible. Show the youth in your life how their credit union can help make

those rock-star dreams a reality.

Visit Power Credit Union during the week of April 17-23 and help us celebrate

National Credit Union Youth Week. This year's theme, "Money Rock\$ At My Credit Union," shows youth and teens how their credit union can help them meet financial goals.

Whether young members are saving up for a vintage guitar, a new iPod, or even a college degree in music, we're ready to lend a hand. That's because Power Credit Union is for members, by members, and we care about youth...and their dreams.

We can show young members how money rocks at the credit union. So keep on rockin', keep on dreamin', and keep on comin' to Power Credit Union.

## Dormant Accounts

If your account has been inactive for 12 months, your account will be assessed a \$5 monthly dormant fee until activity has taken place on your account.

If you have an active loan balance, active Share Certificate or an active IRA, your account will not be assessed the dormant fee.

You can contact the credit union to avoid assessment of the fee by any of the following methods:

- By phone
- In writing
- In person without completing a transaction
- In person by completing a transaction

In the event that you do not contact us or conduct a transactions for a period of five years, the account is considered abandoned and must be reported to the Colorado Department of Treasury in accordance with the "Unclaimed Property Act." The account will be assessed an abandoned account fee per the current fee schedule. If you have any questions, please contact the credit union.

## Welcome!

### New Hires

#### Main Office

Helen Honsbehn

Shawnalea Hobbs

Terri Padilla

Pueblo West

Anna Moseley

#### Canon City

Kelly Holmes

## Regulation D Reminder

The following transaction limitations apply to non-transaction accounts:

During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order instruction, or

computer order to a third party. Once the Reg. D limit has been reached, members' transactions will not be processed, drafts may be returned and a fee will be imposed (See Fee Schedule). You will need to come to a branch, go to an ATM or send a letter via the US Mail or messenger to complete the transaction.



Contact Your Credit Union For An Assortment of Home Loans



### Power Credit Union has named Mechelle Singleton as Office Manager For Pueblo West Location.

Mechelle began here career with Power Credit Union at the Pueblo West location as a Teller in 2004. She has been a Personal Service Representative at the Main Office since 2006.

Mechelle has 13 years of financial experience with banks and credit unions. She has called Pueblo West home for 20 years. Mechelle is looking forward to getting to know the Pueblo West members again. Congratulations Mechelle!