



Each year Pueblo area credit unions participate in a coat drive helping needy families throughout Pueblo County.

Every year these families are greeted by the true credit union spirit of generosity.

From everyone at Power Credit Union, thank you!



January Martin Luther King Jr. Day Monday, January 17th

February Presidents' Day Monday, February 21st



Thank you for letting us serve you in 2010. We look forward to working with you in 2011.



NOW THAT'S POWER www.powercu.org



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CREDIT UNION
             4th Qtr. 2010
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Winter Issue



Finance charges and late fees piling up?

Take that weight off your shoulders with a debt consolidation loan at the credit union. The low fixed rate

and flexible terms add up to affordable payments.

Want even more convenience? Arrange for automatic payments or payroll deductions.

Get a handle on high-rate debt. A consolidation loan is a smarter way to pay.

Apply Online Today!







No Cash Advance Fee** No Annual Fees No Balance Transfer Fees 25 Day Grace Period Fraud Protection No Unfair Rate Hikes **Easy Online Application**

Make The Switch Today!



*APR = Annual Percentage Rate. APR is based upon credit worthiness. Display APR is "as low as". **Cash advance rate is same as purchase rate.

Your Mortgage Your Way With The Service You Deserve

1st Time Homebuyers Refinance ARM's Purchase 2nd Mortgage Reverse Mortgage HELOC's

Call Us Today To Get The Loan That's Right For You



Welcome PCU Employee Groups

Associates for Psychotherapy & Edu, PC American Furniture Warehouse Boys and Grils Clubs of Pueblo County Budget 8 Septic Canon City Daily Record City of Canon City, Finance Department Comcast Spotlight Comprehensive Family Care Center Davis Wire Pueblo Corporation GCC Pueblo



Hartland Homes ICM Little Cesars NeighborWorks of Pueblo Pueblo Cooperative Care Center Sams Club Select Staffing Seniors! Inc. South Central BOCES State Farm, Kevin Keilbach

If your current employer is not listed above you can ask them to contact Heather DiIorio (719-561-5115) for information about how they can join our field of membership. By joining our field of membership, all your co-workers will be able to enjoy the benefits of credit union membership.



Home Equity Line of Credit Rates as Low as

Take a Vacation Make Home Improvements Pay College Tuition Consolidate Your Debts

And so much more

*Closing costs will be waived for new home equity lines of credit. Appraisal fees may apply. Available for a limited time only. 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.

2011 Member Scholarship

Up to two (2) \$1,000 scholarships will be awarded for the 2011-2012 school year. If you are a member of Power Credit Union and a graduating high school senior or know someone who is, please visit our web site for complete eligibility and an application packet. Applications are due by the close of business day on *Friday, March 18, 2011.*

Please send completed applications to the following address:

Power Credit Union Scholarship ATTN: Marketing Coordinator 1615 East Evans Avenue Pueblo, CO 81004



Ran Out of 'Dough' This Year?... Open a Christmas Club Today And Start Saving For Next Year!

Bah humbug. Do Christmas credit card bills leave you feeling like Scrooge? We can help.

A credit union Christmas Club account eliminates the financial stress of the season. Instead of charging everything at the last minute, save in advance for holiday spending. Determine what you spent last year and add a portion of that to your account each month. Or, have an amount deducted directly from your paycheck.

Avoid a credit card hangover this Christmas. Come see us today to set up a Christmas Club account.



Save The Date!

Sunday, April 4, 2011 for PCU's 73rd Annual Meeting. Tickets will be available at any branch location on February 1, 2011.

Don't Gamble With Your Finances. Join us for prizes, food and fun!

