

# In the Community



Once again PCU employees came together and volunteered for the 25th Annual Operation Paintbrush hosted by Neighborworks® of Pueblo. On Saturday, September 13, Power Credit Union joined Swallow Charter Academy and students from Colorado State University- Pueblo to paint the home of Angela Ayala located in Bessemer.

PCU plans to participate again next year and welcomes any members that would like to volunteer for Operation Paintbrush.



Now That's POWER



We Do Business in Accordance With the Federal Fair Housing Law and the Equal Credit Opportunity Act

Your savings federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government

**NCUA**

National Credit Union Administration, a U.S. Government Agency



Fall Issue

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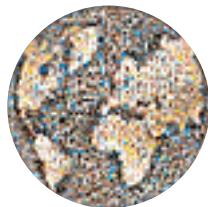
## New Fee Schedule

Effective date December 1, 2008

<b>Photocopies...</b> • 10 FREE per member/per month, \$10 each thereafter	Dormant Fee (After 12 months of no activity) . . . . .	\$5.00 per month
Return Deposit Fee . . . . .	Abandoned Account Fee. . . . .	\$10.00*
Return Statement Fee . . . . .	Account Histories . . . . .	\$3.00
Return Deposit Via ATM . . . . .	ACH NFS . . . . .	\$20.00
Research Fee . . . . .	ACH Stop Payment . . . . .	\$15.00/hour
• Life Savings Benefit Analysis/ Account Reconciliation (*Minimum 1 hour)	ACH Return Fee . . . . .	\$28.00*
Share Draft NSF/ OOPS Fee . . . . .	Check Cashing Per Transaction . . . . .	\$28.00*
Share Draft Re-Open Fee . . . . .	• Without \$ 300 minimum balance in an active share draft or loan or under age 21 and over 55	\$50.00
Statement Copy by Microfiche . . . . .	Cashiers Check . . . . .	\$2.00 per page
Stop Pay . . . . .	• Payable to members only-No Charge - Payable to third-party-Charge	\$15.00*
Temporary Checks . . . . .	Cashiers Check Stop Pay . . . . .	\$2.00 for 4
Transfer Fee (Reg. D). . . . .	Late Payment Fee . . . . .	\$2.00 per transfer
• (After three Share transfers per month)	Early Closure Fee . . . . .	\$2.00 per transfer
Wire Transfers Outgoing . . . . .	• Within 90 days a fee will be assessed	\$15.00
International Wire. . . . .	Fax ( In or Out) Domestic Only . . . . .	\$30.00
Western Union Wire . . . . .	Garnishment/Levy . . . . .	\$20.00
Suncorp Member to Member Wire Transfer.....	Low Balance Fee . . . . .	\$5.00
	• No activity in the last 12 months and under \$100. Excluding minor accounts.	\$2.00
	Money Order Fee . . . . .	\$1.00*
	On-line Bill Pay Inactive Fee . . . . .	\$5.00 per month
	*2 Consecutive months of inactivity	
	Photocopy of Draft/Check . . . . .	\$2.00*
		*Per Item
<b>Card Services:</b>		
ATM Card . . . . .	No Annual Fee	
VISA® . . . . .	No Annual Fee	
Debit Card . . . . .	No Annual Fee	
Lost Card Replacement . . . . .	\$15.00*	
RUSH Order (Member Request) . . . . .	\$25.00	
Visa® Cash Advance Fee. . . . .		
*3% or \$5.00 whichever is greater		
Over Limit - VISA . . . . .	\$25.00 per occurrence	
Debit Card NSF . . . . .	\$28.00*	

Don't forget about  
the New  
Pueblo West Hours

**Pueblo West Office**  
120 S. Crescent Drive  
719.647.2898  
Hours:  
Monday - Friday  
Lobby: 8:30a.m. - 7:00p.m.  
Drive-up: 7:00a.m. - 7:00p.m.  
Saturday Lobby & Drive-up: 8:00a.m. - Noon



my credit union  
it belongs to me™

Who owns your credit union? You do! On October 16, 2008, join us and credit union members around the world to celebrate International Credit Union Day®. This year's theme reminds us of one of the many unique principles of credit unions: Ownership by its members. There will be refreshments available all day.

Let PoWER  
Put You  
In Your  
Dream Home



Did you know that Power Credit Union can help you with a home or mortgage loan? PCU offers hundreds of loans to get you in the house of your dreams, or can help to refinance the home you have. PCU will find a program that fits you and your financial needs. Stop by and ask for Mechelle Furst, our Mortgage Loan Officer.

# POWERline

## Holiday Closures

Columbus Day- October 13

Veterans Day- November 11

Thanksgiving- November 27

Christmas Eve- Close @ Noon

Christmas Day- December 25

## Adopt A Classroom & Community Service Scholarship

Power Credit Union awarded the 2008 Adopt a Classroom Grant and the Community Service Scholarship award on Tuesday July 29, 2008 at a reception in the main office lobby.

Yvette Teschner of Avondale Elementary School received a \$500 grant to start a 5th grade concert band for the 2008-2009 school year. Her students will learn the value of the instrument and the responsibilities associated with keeping it nice.

Jenirae Garcia was awarded \$1000 for being selected the 2008 Community Service Scholarship recipient. She will continue her education at Colorado State University- Pueblo with a degree in Chemistry. Jenirae graduated in May from County High School where she continuously gave back to the Pueblo Community by getting involved with Operation Shoebox, Rake-Up Pueblo and UNICEF.

Congratulations to both winners from everyone at Power Credit Union. Power Credit Union awards the Adopt a Classroom Grant and the Community Service Scholarship Award every year. Applications are currently available at [www.powercu.org](http://www.powercu.org). For additional information, please call 561-5115.

*Congratulations  
on your Achievement!*

## About the Mesa...

Did You Know?

That the Mesa Office is a full service office?

No need to drive all the way into town to do your banking; we can handle it at the Mesa Office.

We are able to do loans, new accounts, cash transactions, deposits, transfers and anything else that you might need.

Carol Perea is the member service representative and has more than 20 years experience in Credit Unions.

Peggy Foster is the office manager and loan officer, she has over 10 years experience with financial institutions.

The Mesa Office has been newly remodeled to better serve you, come in and check out the new lobby.

## Operation Paintbrush Photos



## IMPORTANT REMINDER

Please remember, if you are delinquent on any loan payment with Power Credit Union, your OOPS® limit will be temporarily suspended until the payment is made. Any items presented for payment will be returned Non-Sufficient Funds. Also, if you are delinquent on any loan at Power Credit Union, your Visa Credit Card limit will be temporarily suspended and/or revoked.



Still Waiting For Your Statement?

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Convenient Safe FREE

## Power Auto Loans

Rates as Low As

4.99% APR\*

## FREE Gas Card With New or Refinanced Auto Loans

For a limited time receive a .25% discount and a FREE \$50 gas card. Plus, with a Power CU checking account we'll double your gas card to \$100!

\*APR - Annual Percentage Rate. New Money Only. Existing loans at PCU are excluded. Minimum loan amount is \$4,000. Offer Valid only with approved credit. Offer valid for limited time only.

