

In the Community



Thank you again to all who donated a coat for the 2008 Annual Coat Drive. Over 1700 coats were donated. PCU will participate again next year.

Employees from all four of our offices will be participating in the **March of Dimes Walk for Babies on April 25th**. In addition to this wonderful event, Power Credit Union employees will also be participating in the **Bessemer Clean Up on April 25th**. Our Canon City Office will be walking in the **Orchard of Hope Foundation walk in June**. Check the next issue of the Power Line for updates and pictures.

Holiday Closures

Memorial Day
May 25, 2009

Pueblo West Office Hours

Drive Up:

Monday - Thursday
8:00 a.m. - 5:30 p.m.
Friday
8:00 a.m. - 6:00 p.m.
Saturday
9:00 a.m. - 12:00 p.m.

Inside:

Monday - Friday
8:30 - 5:30 p.m.
Saturday
9:00 - 12:00 p.m.



Now That's **POWER**

www.powercu.org



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



Spring Issue

1st Qtr. 2009

Credit Union: Acknowledged as the best way to 'bank'!

Content provide by CUContent- www.cucontent.com

You may not realize this, but you're one of a small percentage of Americans that have discovered what the *Wall Street Journal* and other media are just beginning to realize: a credit union is the best way to bank!

Many people still don't know what a credit union is. And given eligibility requirements, of course many people simply can't join a credit union. But if you can, it's your best bet. You know it, banks know it, and now the media knows it... and is letting everyone else know it, too.

An article in the *Wall Street Journal* encourages readers to consider credit union even if the eligibility requirements means not everyone can join. Earlier this year, credit unions were praised in the same paper for being the best option for mortgage loans.

So, since you're already reading this, you're already in on this secret. With so much financial uncertainty today, one thing is absolutely certain...you've found the best place to do your banking, and contrary to popular opinion, that place isn't a bank!

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 loans balance, active Share Certificate, active IRA balance or active IRA balance, 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
- In person with out 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 accounts 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.

Celebrate National Credit Union Youth Week



Visit Power Credit Union the week of **April 20-24** and help us celebrate National Credit Union Youth Week. Power Credit Union is committed to starting youth on the path of setting financial goals and saving to reach those goals. Stop by our lobby for refreshments and giveaways for youth throughout National Credit Union Youth Week. Come in and join our celebration. And remember, Power Credit Union membership is open to all family members.

POWERline



PCU President/CEO Vanessa Trexel

Power Credit Union has named Vanessa Trexel as President/CEO. For the last two years Vanessa has worked at Power Credit Union as the Vice President of Finance.

Vanessa has worked in the financial sector for over 20 years having held various banking positions before joining Power Credit Union. She graduated from the University of Southern Colorado (now known as Colorado State University Pueblo) with a degree in accounting. Vanessa indicated that she is very honored and excited to accept this position and she feels that Power Credit Union possess great potential to grow and continue to serve the existing members as well as new members. From all of us at Power Credit Union, Congratulations!

Power Credit Adopt a Classroom Grant



In an effort to promote education in the communities we serve Power Credit Union has created an "Adopt a Classroom" grant to help teachers in need of funds to make their classroom an inviting environment for learning. Two \$500

awards will be granted in mid-June for the 2009-2010 school year. Application deadline is May 15, 2009.

For more information or to download an application please visit www.powercu.org.

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.

71st Annual Meeting

Our Way of Saying...Thank You for Your Support

Please join the Power Credit Union staff, Board of Directors and Supervisory Committee, for our 71st Annual Membership Meeting Saturday April 25, 2009 at 5:00 p.m. The meeting will be held at Zaragoza Hall. Tickets are \$9.00 per person and are on sale at each of our four locations. For additional information please contact the credit union. We hope to see you there!

Following Fees May Apply Fees Subject to Change

Fees Effective 12/08

*Per Item

Dormant Fee (After 12 month of no activity).....	per month \$5.00
Abandoned Account Fee.....	\$50.00
Account Histories.....	per page \$1.00
ACH NSF.....	\$28.00*
ACH Stop Payment.....	\$15.00*
ACH Return Fee.....	\$28.00*
Check Cashing per Transaction.....	\$10.00

*Without \$300 minimum balance in an active Share Draft or loan under age 21 and over 55

Cashiers Check.....	\$2.00*
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*Payable to members only- No Charge - Payable to third-party- Charge

Cashiers Check Stop Pay.....	\$15.00*
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Card Services:

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 whichever is greater
Over Limit- VISA®.....	per occurrence \$25.00
Debit Card NSF.....	\$28.00*
Late Payment Fee.....	See loan disclosures

• Within 90 days a fee will be assessed

Early Closure Fee.....	\$25.00
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Fax (In or Out) Domestic Only.....	\$3.00
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Garnishment/Levy.....	\$40.00
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Low Balance Fee.....	per month \$2.00
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• No activity in the last 12 months and under \$100. Excluding minor accounts

Money Order Fee.....	\$1.00*
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On-line Bill Pay Inactive Fee.....	per month \$5.00
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*2 Consecutive months of inactivity

Photocopy of Draft/Check.....	\$2.00*
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Photocopies

• 10 FREE per member/per month, \$10 each thereafter

Return Deposit Fee.....	\$10.00*
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Return Statement Fee.....	\$3.00
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Return Deposit Via ATM.....	\$20.00
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Research Fee.....	\$15.00/hour
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• Life Savings Benefit Analysis/ Account Reconciliation (*Minimum 1 hour)

Share Draft NSF/OOPS Fee.....	\$28.00*
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Share Draft Re-Open Fee.....	\$50.00
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Statement Copy by Microfiche.....	per page \$2.00
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Stop Pay.....	\$15.00*
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Temporary Checks.....	\$2.00 for 4
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Transfer Fee (Reg D).....	per transfer \$2.00
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Wire Transfers Outgoing.....	\$15.00
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International Wire.....	\$30.00
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Western Union Wire.....	\$20.00
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Suncorp Member to Member Wire Transfer.....	\$5.00
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ATM or Debit Card After hours
to Report Lost/Stolen Card 1.800.528.2273**