



MEMBERnews

A quarterly publication for members of PCM Employees Credit Union

Winter 2010

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Identity Theft 911™

At PCMCU we defend our members... And we do it with the help of Identity Theft 911®

When a man is worried about losing his mortgage papers in a fire, or a woman is getting married and wants to legally change her name, PCMCU is here to help!

What if a father suddenly found out that he was receiving charges on his credit card that he didn't make or received a pre-approval offer for his two year old. As your credit union, we can best serve the immediate needs if you should ever become a victim of identity theft. Identity Theft 911™ now offers LifeStages identity services which provide the following to PCMCU members:

- One-on-one fraud specialist support to prevent and resolve identity theft at key stages of a person's life
- Education via Identity Theft 911 Knowledge Center™ at www.identitytheft911.org

If you ever feel that you have become a victim of identity theft, please contact the credit union immediately and we will put you in the hands of the experts at Identity Theft 911™.

A brief interview with Dan Wollin

President, PCM Employees Credit Union



How did PCMCU fare this past year?

It is astonishing to me that we continue to perform like an economic downturn never happened! Our net income has improved from last year and continues to run over double the state average for Wisconsin Credit Unions.

The two biggest reasons we can do this are because our low operating expenses and our loan losses are both about one half the state average. Lending and deposit growth have also exceeded our goals.

Even with this type of success, there are members hurting out there and we are doing all we can to help them through. One sign of a great financial institution is what they will do for you during the tough times. We are here for you when you need us.

Will new regulations change the way we do business?

Trees are not going to be happy about it, as paperwork always increases, but we are not going to change our way of doing business. Take credit cards for example. Credit lines are not going to be lowered with new fees and higher interest rates, like most credit card companies are doing. Our low cost, easy to understand, high benefit credit card program will continue without sending you junk mail every week about it.

There are new proposals to also reign in excessive overdraft fees. Banks are always looking for new ways to increase fees in this area. Our overdraft fees are the lowest around, but right now we are looking at ways to lower them further and are doing more to prevent members from paying high bounced check fees at stores. We get it, hey its your money, not ours.

Is there anything positive coming out of this recession?

The conservative values we have always promoted are really becoming popular. Things like building savings, prudent borrowing, thrift, and just adopting a more simple life-style are very much in vogue.

We fit perfectly into this type of thinking. Making things more simple is always the way to go and may also explain why we are so successful.

Watch your mail for exciting new programs for purchasing new homes, energy saving home improvements, and saving even more on fees.





Get your refund FAST when you efile and direct deposit your TurboTax return.

Visit our website at www.pcmcu.com and click on the Turbo Tax icon in the left menu bar.

See how easy taxes can be with TurboTax Online.

There is a solution for every tax situation. A reminder to all members, if you have automatic deposit for your tax return, please be sure to use PCMCU's routing number, 275977858, along with your account number. Thank You!

Kirby Kangaroo Club Program Saving Incentives:

- When a child opens a new Kirby Kangaroo Savings Account ~ New Regular Share Account in their own name, they will receive a free Moon-Jar. It helps teach young people to save, spend, and share wisely.
- For every \$10 a club member deposits to their savings account they will earn one Kirby Credit
- A maximum of 5 Kirby Credits can be earned per day.
- As they accumulate these credits they will have the opportunity to buy different prizes available in the treasure chest.
- A maximum of 8 credits can be redeemed per day.
- A child may also choose an item from the treasure chest when an automatic deposit is set up in the child's account. So if parents or grandparents set up an automatic deposit to have \$20 a paycheck go to little Bobby's savings, they will receive a certificate stating that the child may choose an item from the treasure chest.

If you have questions regarding the youth savings program, please contact the credit union at 499-2831.

Investing In YOU!

We invite you to attend PCMCU's 52nd Annual Meeting

Saturday, February 20, 2010 at Riverside Ballroom, Green Bay.

5:30pm - 6:30pm Cocktails ~ 6:30pm - 7:15pm Dinner
7:15pm - 8:00pm, Business Meeting and Election
8:00pm—12:00am - Special Moments DJ

All members are invited to attend PCMCU's Annual Meeting. Every year this event is held for you, our member-owners. It's a chance for you to learn more about your credit union. We'd love for you to come!

Tickets will be available at the credit union, January 12 - February 12th.

Tickets are only \$10 each and include a family style chicken and BBQ ribs dinner. Free beer and soda will be served after dinner.

Nominations Invited

Nominations for two positions on our Board of Directors are now being accepted. Members interested in being candidates for the PCM Credit Union Board of Directors at the election to be held on Saturday, February 20, 2010 at the credit union Annual Meeting, must file their intention and brief biography with the Nominating Committee Chairperson or President Dan Wollin no later than January 29, 2010. The future of your credit union lies with the willingness of its members to serve as its directors.

Volunteers Make The Difference!

Kirby Kangaroo Club



PCMCU's Youth Savings Program is a great start to smart saving for the rest of a child's life. When a child opens a new savings account at PCMCU they will receive a member account card. This shows them that they are a part of the special savings club at their credit union. They will also receive a savings passbook to record their transactions. Whether they are depositing or withdrawing, tracking their saving and spending habits is very important to learn at a young age.

Kirby Kangaroo Club members also receive incentives for saving with PCMCU. These incentives will be presented to young individuals in various ways throughout the year. Please watch for upcoming program events and details of our Youth Savings Challenge in April.

Kirby Kangaroo Club Saving Incentives are listed in the left column of this page.

If you have additional questions, please contact the credit union today.



National Credit Union Youth Week™ is April 8-24, 2010. April is national financial literacy month--so let's celebrate! The National Credit Union Saving Challenge™ will also run throughout the month of April. Watch for details on this growing YOUTH event!

What is this new Credit Card Accountability, Responsibility and Disclosure Act of 2009?... aka CARD Act

The CARD Act was enacted mainly because of the abusive and unfriendly practices by many of the nation's banks. These unfriendly practices included excessive fees for late payments, interest charges on balances paid on time (referred to as double-cycle billing) and other unfriendly practices.

This law was put into place to protect consumers and we share in that objective. With so many credit card issuers polluting our homes with credit card offers, we want you to know how important it is to look carefully for the best credit card. You'll likely find it to be right here, at your credit union.

For more complete details of the CARD Act, please contact the credit union for a "What The New Credit Card Law Means To You" brochure. This new act provides certain provisions to go into effect by February 22, 2010.

Just remember...

If you are a PCMCU credit card holder, you can relax and know that you don't have to worry about the above penalties, or "unfriendly" practices. **Because at PCMCU we are your "friendly" credit union looking out for you.**



If you *don't* have a PCMCU credit card, take this opportunity to get one. Please feel free to contact a PCMCU loan officer for all the details on PCMCU's VISA, MasterCard, and MasterCard Platinum cards.

Is Gambling Affecting Your Life?



Approximately 333,000 Wisconsin residents are problem gamblers. Problem gamblers come from all walks of life and all occupations, regardless of income. Problem gambling will often create difficult situations for the individual and his or her family.

For many people, gambling is something they do occasionally, as a form of entertainment and recreation. When the game is over, they go on to other non-gambling activities. For some people gambling becomes a problem that can range from minor to quite serious. It becomes a problem when the gambler is spending more time and/or money than he or she can really afford to. In addition, the problem gambling can have a noticeable negative effect in other areas of life-including excessive debt and relationship problems.

Compulsive gambling is a progressive disorder causing a psychological uncontrollable preoccupation and urge to gamble. Individuals eventually lose the ability to control the impulse to gamble. It is recognized by the American Psychiatric Association as an Impulse Control Disorder. This disorder can be diagnosed and is a treatable illness.

It is often called the "hidden illness" since there is no breath odor, nor stumbling of steps or speech. Nonetheless, it is as debilitating as an alcohol or drug addiction. Ask anyone who has admitted they are a problem gambler how it had affected their lives and families' lives before asking for help!

If you or someone you know is gambling, there is help available. Like any addiction, one has to admit the problem and want to change. Placing help-line information in places a gambler will often see could make them take that first step. In a weak moment, they may admit to themselves they have a problem and make that call. Place the help-line phone number near your telephone or on your refrigerator where they will be reminded of the help available. For a 20 Question Gamblers Anonymous Survey, see the WCPG website: wi-problemgamblers.org.

Wisconsin Council on Problem Gambling
1423 Kellogg Street, Green Bay, WI 54303
Phone# 920-437-8888 / Fax# 920-437-8995
1-800-GAMBLE-5 / 1-800-426-2535



Thank YOU!

Your generosity means so much to so many! Almost \$60,000 was raised for Children's Hospitals of Wisconsin during the Green Bay Reception held at the Radisson in October. This event was sponsored by the Brown County Chapter of Credit Unions.

PCMCU members and staff donated much needed Coats For Kids this season as well. We gathered up four huge bags and delivered them to Lindeman's Cleaners. Thank you for your generous giving spirit!



Prizes were awarded to the following members for their trophy bucks...

Widest Spread

1st Place \$100 - Kim Orlikowski

2nd Place \$50 - Scott Andresen
- Rob Bohm

3rd Place \$25 - Jim Stodola

Random Drawing \$25— Brandon Blemke, Frank Graef, Mike Hermes.

Congratulations to all our hunters.



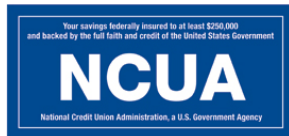
Debit Card Access... Now Available!

We wish to thank you for your patience and understanding as we completed the final testing of our new HSA debit card. The HSA debit card is now available and we welcome you to contact us to apply for this convenient way to access your HSA funds.

P.O. Box 28500
Green Bay, WI 54324-0500
920/499-2831 • 877/373-4023



*May You Enjoy A
Happy and Healthy
New Year!*



829911

**Is PCMCU's
Student Loan
Lender Code**

If you or another family member plans to attend a university, technical college, or any specialized training program, PCMCU can help you with the funding you need to pursue your dreams. We offer information on the various types of long-term, low interest student loans, including: Federal Stafford Loans, PLUS Loans, PCMCU Home Equity Loans, and other financing for parents as well. By entering the lender code number shown above on your loan applications and promissory notes, the source of your student loan funding will be your credit union. Be sure to give this number to your school's financial aid office as well.

Please visit PCMCU's website and click on the Loan menu button and follow the link to Student Loans, or please feel free to contact a PCMCU loan officer for more information.

Debt in focus delivers an actionable plan to help improve members' credit profiles and reduce debt with a web-based debt management tool that:

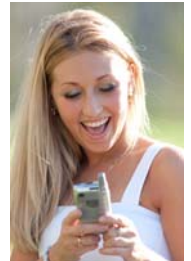
1. Is completely anonymous.
2. Is simple to use and extremely user friendly.
3. Provides the end-user with a summary of their debt (totals, ratios, estimated budget).



Try it FREE at www.pcmcu.com

PCMCU Virtual Branch Coming Soon!

PCMCU is currently in the testing phase of reviewing the capabilities of Virtual Branch. Please watch for details as this new service becomes available to you!



Paul J. Mongin, CFP®
Senior Financial Advisor
Adam T. Lewitzke
Associate Financial Advisor
Connie Behrendt
Paraplanner

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Bus. (920) 499-0999 Toll Free 888-741-2141



Member FINRA and SIPC.

Investments - Not NCUSIF insured may lose value - No Credit Union Guarantee

Financial planning including protection planning, tax management strategies, retirement planning, estate planning strategies, investments, and small business planning.