



PEOPLES VOICE

Peoples Credit Union Newsletter

July, 2008

ACCOUNTS AVAILABLE:

Share (Savings) Account
Share Draft (Checking)
Christmas Club Account
Money Market Account
Certificates of Deposit
IRA Accounts

OTHER SERVICES AVAILABLE:

Notary Public Services
Night Depository
Traveler's Checks
Cashier's Checks
Money Orders
Direct Deposit
Telephone Transfers
On-Line Banking
Bill Payer
E-statements
Touchtone Teller

HOURS

Monday through Thursday
Lobby 9:00a.m. to 5:00p.m.
Drive-Thru 8:00a.m. to 6:00p.m.
Friday
Lobby 9:00a.m. to 5:30p.m.
Drive-Thru 8:00a.m. to 6:00p.m.
Saturday
Lobby 9:00a.m. to 1:00p.m.
Drive-Thru 8:00a.m. to 1:00

Main Office

4801 S. Packard Avenue
Cudahy, WI. 53110
(414) 481-1570 or
1-800-545-3887

Your Savings Federally Insured to
\$100,000.00

NCUA

National Credit Union Association

Loan Specials

Contact Rory Vircks or Paul Burkhardt to payoff loans you have with other financial institutions. You could save a lot of interest.
414-481-1570

OnLine Banking

This service is available 24/7/365. You may transfer funds, obtain balances, see history of all your accounts including checks cleared and more.

Enrolling is easy, simply contact Rory or Stephanie to set you up. You're going to love the On-Line Banking at Peoples Credit Union. The best part is, it's free.

Touchtone Teller (Audio Response)

Touchtone Teller is for those members who are more comfortable accessing their account information by phone. Peoples CU provides FREE 24 hour automated phone access to account information, balances, transfers, and more. Contact Stephanie at 481-1570 to enroll.

Previously Financed For Sale 2008 Harley 1998 Lexus

Bring your mortgage to Peoples Credit Union. Limited time offer.

5.75% APR

Mortgage not to exceed 80% of appraised value. New money only.
Offer expires August 15, 2008.



75th Anniversary

Peoples Credit Union is celebrating its 75th Anniversary. Thanks to all of our members for allowing us to serve you over all these years.

Did you know ???

By paying weekly, through payroll deduction or Direct Deposit, you can save a bundle of interest and pay your mortgage off early.

Example: Using a mortgage of \$100,000 amortized over 20 years at 6.25%, your payments would be \$731.24. Over the 20 year span you would pay \$175,493.70 in payments. \$75,493.70 would be interest.

Example: Using the same terms, if you divided your monthly payment of \$731.24 by 4 equaling \$182.81 and paid it weekly, you would have paid off your mortgage in 17 years and 3 months and saved \$11,561.97 in interest. Total payments equal \$163,931.73.

Another advantage of having your mortgage at Peoples Credit Union is you may make additional payments at any time by check, in person, by phone transfer or by our online banking. Transfer your mortgage to Peoples Credit Union and save.

Peoples Credit Union Privacy Statement

Peoples Credit Union is owned by its members and run by a board of directors you elect. You can be confident that your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact a member service representative at (414)481-1570.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial services for you to consider. Under these arrangements, we may disclose all of the information we collect, as described below, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of the information we provide. We do not permit these companies to sell to other third parties the information we provide to them.

Information We Collect And Disclose About You

We collect the following nonpublic, personal information about you from a variety of sources and may disclose all the info we collect to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

- From membership and loan applications and other forms, we obtain information such as name, address, social security number and income.
- From your transactions with us or other companies that work closely with us to provide you with financial products and services, we obtain information such as your account balances, payment history, parties to transactions and credit card usage.
- From consumer reporting agencies, we obtain information such as your creditworthiness and credit history.
- From verifications of information you provide on applications and other forms, we obtain info from current or past employers, other financial institutions and other sources listed on the application.

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize or protect the security of our financial records.

If you terminate your membership with Peoples Credit Union, we will not share information we have collected about you, except as permitted or required by law.

How We Protect Your Information

We restrict access to nonpublic, personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic and procedural safeguards that comply with federal regulations to safeguard your nonpublic, personal information.

UPCOMING HOLIDAYS

Independence Day
Friday July 4th.....Closed

Labor Day
Monday September 1, 2008.....Closed

**INVESTMENT RATES
RATES AS OF JUNE 30, 2008**

ACCOUNT TYPE	DIVIDEND RATE	ANNUAL % YIELD
SHARE	0.50%	0.50%
SHARE DRAFT (CHECKING)	0.15%	0.15%
MONEY MARKET- > \$25,000	1.98%	2.00%
MONEY MARKET- > \$10,000	1.24%	1.25%
MONEY MARKET- < \$10,000	0.85%	0.85%
MONEY MARKET-UNDER \$2,501	0.60%	0.60%
PREMIUM MONEY MARKET	2.72%	2.75%
CHRISTMAS CLUB	0.60%	0.60%
ESCROW	0.94%	0.94%
IRA SHARE (SAVINGS)- < \$50,000	2.23%	2.25%
IRA SHARE (SAVINGS)- > \$50,000	2.96%	3.00%
IRA CD 12 MONTHS	2.96%	3.00%
IRA CD 24 MONTHS	3.06%	3.10%
IRA CD 36 MONTHS	3.15%	3.20%
SHARE CERTIFICATES***		
SIX MONTHS	2.72%	2.75%
TWELVE MONTHS	2.96%	3.00%
TWENTY-FOUR MONTHS	3.06%	3.10%
THIRTY-SIX MONTHS	3.15%	3.20%

***CERTIFICATES HAVE A MINIMUM BALANCE REQUIREMENT OF \$5,000.00 EXCEPT THE 12 MONTH IRA CERTIFICATE WHICH HAS A MINIMUM BALANCE OF \$2,000.00

CONTACT CREDIT UNION OFFICE FOR CD SPECIALS

**LOAN RATES AS LOW AS
RATES AS JUNE 30, 2008**

	AS LOW AS ANNUAL % RATE
NEW CAR	
UP TO 36 MONTHS	6.50%
37 TO 48 MONTHS	6.90%
49 TO 60 MONTHS	7.15%
61 TO 72 MONTHS	7.25%
10% DOWN	
USED CAR AND OTHER	
UP TO 36 MONTHS	7.15%
37 TO 48 MONTHS	7.50%
49 TO 60 MONTHS	7.75%
61 TO 72 MONTHS	7.99%
10% DOWN	
FIRST MORTGAGES	
1 YEAR BALLOON	5.75%
2 YEAR BALLOON	5.75%
7 YEAR BALLOON	5.75%
SECOND MORTGAGES	
3 YEAR BALLOON	6.99%
SHARE SECURED SIGNATURE LOANS	
UP TO 24 MONTHS	9.90%
25 TO 36 MONTHS	10.90%
MINIMUM LOAN \$2000.00	
PERSONAL LOAN-\$1999 OR LESS	11.90%
VISA	16.90% \$10.00 ANNUAL FEE

BOARD OF DIRECTORS

- Joseph Manone, Chmn of the Board
- Debra Gilbert, Vice Chairman
- Harry Hill Jr., Secretary
- Paul D. Burkhardt, President/Treas.
- Brian Praefke, Director
- Don Stewart, Director
- Jack Vaccaro, Director

PEOPLES CREDIT UNION

If you have any questions regarding dividend rates, annual percentage yields, terms and conditions on accounts, loan rates or any other information presented in this newsletter, please call Peoples Credit Union at (414) 481-1570 or write:

**Peoples Credit Union
4801 S. Packard Ave.
Cudahy, WI 53110**