



# PROSPECTORS FEDERAL CREDIT UNION

OUT WITH THE OLD.... In with a NEW YEAR

## January "Clean & Clear" Event!

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his is it... Mark your calendars for **Saturday January 21 from 9 – noon!** This one day event features three ways for members to make a clean sweep of their old stuff, start 2012 eco-friendly and **SAVE MONEY!**

**FREE Document Shredding** – Shred your old sensitive documents and help the environment at the same time! Each Member household is allowed up to two "bankers boxes" or two "grocery sacks" of shredding. Come early we expect a line.



**FREE E-Waste Disposal** – Recycle all your old TV's, phones, cell phones, stereo components, speakers, DVD players, computers, monitors, printers & cables. What could be easier?

**And...** As if that wasn't enough here's the perfect Car Event on the same day... **An Enterprise New Year Celebration Event!** Enterprise will have an Account Executive on site to help members pick up a GREAT deal on a car. Couple that with PFCU's **as low as 3.10%\* financing** and you won't believe how much money you will save! Make sure to read the enclosed Enterprise flyer for details.



\*As low as rate listed is our best rate for model years 2009-2012, based on 80% financing for 5 years with approved credit. Rate includes a .50% discount for auto-pay from a PFCU savings or checking account with current direct deposit. Financing 90% or more requires GAP (Guaranteed Auto Protection) on new and used auto loans. Rate subject to change without notice. Other promotional rates available. Contact us for details at (909)396-9688.

### What to Keep – When to Discard!

Some records you need to keep forever, some for just one year and others you don't need to keep at all. How do you know? Take a look at this general guide for some recommendations. If you have any questions, consult your tax advisor, accountant or attorney.

#### Retain Permanently

- Contracts still in effect
- Legal correspondence
- Insurance records
- Investment records
- Legal documents: wills, power of attorney
- Medical records
- Receipts/warranties of current appliances and major purchases
- Retirement & Pension plan statements

#### Retain 7 Years

- Business Tax Returns w/supporting documents
- Settled cases: accidents & claims
- Expired Contracts
- Lawsuit documents
- Personal Tax Returns

#### Retain 1 Year

- Bank Statements
- Credit Card Statements
- Expired Insurance policies
- General Receipts
- Receipts & warranties for sold or discarded appliances

#### Shred Now

- Cancelled checks (except for major purchases or taxes)
- Deposit slips – once verified
- Investment confirmations – once verified
- Old versions of wills or power of attorney
- Medicare/AARP statements once verified to medical bills

## Where's your checking account?- PFCU is the CLEAR choice!

**Y**ou may not have taken part in the national "Bank Transfer Day", but we'd like to encourage you to move your checking account to Prospectors FCU anytime you're ready. Not only has Prospectors seen an increase of nearly 100% in checking accounts over the same period as last year, but also according to the National Association of Federal Credit Unions (NAFCU) credit unions scored an all-time record 87/100, for superior customer service as measured by the American Customer Satisfaction Index (ACSI). This is the highest rating ever reached by ANY of the industries it assesses. **A checking account at Prospectors is the clear choice.**

If you are tired of paying excessive fees for minimal service, then come on over! We offer the following benefits with our NO FEE checking account\*:

- **Free** access at more than 28,000 CO-OP ATMs nationwide (up to 6 free transactions per month)
- **Free** Visa Debit / ATM card
- **Free** Direct Deposit
- **Free** Home Banking
- **Free** Web BillPay (up to 15 bills per month)
- **Free** E-Statements
- Reorder Checks online
- **Unlimited** number of cash back withdrawals (up to your available balance) on transactions made using your PIN
- **24 hour Access** to P.A.T. (Prospectors Audio Teller).

Make the comparison and you'll see that credit unions are better than banks, and PFCU is the one of the best.

\*A no fee account requires either direct deposit or a small minimum balance of \$1000



## Come Celebrate 62 Years - March 10, 2012

**M**ark your calendars for our 62nd Annual Meeting and Celebration. In addition to festivities of food and prizes, the annual meeting gives YOU the opportunity to voice your opinions and the chance to participate in the operations of the credit union. Come see and hear about our financial performance, meet your fellow credit union members, and the elected volunteer board and staff who serve YOU. Food and festivities begin at 12:00 pm; Annual Meeting and prizes to follow.

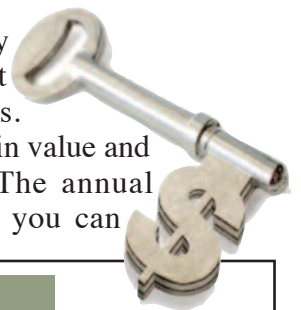
- Saturday, March 10 – Diamond Bar Golf Course
- Lunch will be served, starting at 12:00 pm (noon)
- Tickets - \$7.50/pp, go on sale February 6 and are available at both branches or by mail
- Tickets WILL NOT be available at the door

## The Key to a Secure Retirement!

**S**AVINGS is the KEY to living well during your retirement years. Actively saving into either a traditional, tax-deductible\* IRA or a Roth IRA here at Prospectors FCU can provide you with a secure account with competitive rates. There is never any risk to the money deposited because it will never decrease in value and all IRA accounts are federally insured up to \$250,000 per member. The annual contribution limit for 2011 is \$5000 and if you are over 50 years old, you can deposit an additional \$1000 this year. The deadline to make your annual contribution is April 17, 2012.

If you have an account elsewhere – perhaps a former employer provided a 401K, let us know and we'll help you roll it over into a safe and secure IRA here at PFCU.

\*Always consult a tax professional regarding your tax deduction eligibility



### HOURS OF SERVICE

Monday, Tuesday & Friday 9:00 am - 5:00 pm,  
Wed. 10:00 am - 5:00 pm, Thursday 9:00 am - 6:00 pm

**1310 South Valley Vista Drive  
Diamond Bar, CA 91765  
909-396-9688 tel • 909-396-6226 fax**

**1520 W. Cameron Avenue, #109  
West Covina, CA 91790  
626-813-1410 tel • 626-813-1460 fax**

PAT, 24 hour account access **1-800-914-6836**  
**www.prospectorsfcu.org**



**NCUA**

### HOLIDAY CLOSINGS

Martin Luther King Day Monday, January 16, 2012  
President's Day Monday, February 20, 2012