



PROSPECTORS

FEDERAL CREDIT UNION

Strength & Security - Cornerstones to Financial Growth

Welcome New Family of Members

Prospectors FCU is very proud to announce an addition to our Credit Union family with the recent merger of Avibank Employees Federal Credit Union. After 45 years of service to its members, Avibank EFCU has joined with Prospectors FCU which makes a better, stronger credit union for both our existing PFCU members and to all the members of Avibank EFCU. We both share the same philosophy of “people helping people,” sound fiscal management, money-saving products, and excellent member service. We look forward to meeting the financial needs of all our members... long standing, and brand new! Welcome to the family.



“Ladder” to Financial Success

How can you best invest in safe, reliable Certificates of Deposit? **The 1st step** is to check out our consistently high yields for savings, money market accounts, and CDs. Given our 5-Star rating from Bauer Financial coupled with our financial reserves, prudent investments, and high yields – it is easy to see why our savings deposits continue to grow.

The 2nd step is to look for a variety of maturities and rates. PFCU offers CD terms from 6 months to 5 years. If you had \$30,000 to invest, you could split it equally among all six options. If rates rise, you can roll over your short-term CD at a higher rate; if rates fall, you’ve locked in the higher rate with the longer term CD. The strategy of using different maturities is called “laddering” and allows you the most choice in managing your CDs, while insuring the best possible rates at a point in time.

The 3rd step is to rest assured. Recently a bill was signed into law which extends the \$250,000 limit per account on Credit Union Accounts insured by the NCUA through 2013. A married couple for example, can EACH have up to \$250,000 in separate accounts (= \$500,000) PLUS if they have a joint tenancy account, EACH is insured for an additional \$250,000 (= \$500,000). This married couple is insured by the NCUA for \$1,000,000. Come talk to us if you have questions about your accounts. For complete details, please go to our website at www.prospectorsfcu.org.



LA County Fair: Sept. 5 - October 4

Discounted County Fair tickets will be available for purchase at PFCU beginning August 17 through October 2nd (while supplies last). Adult tickets - \$10 (regular price \$12-weekdays; \$17-weekends); Kids tickets - \$6 (regular price \$7). Come! Join the fun!



Special Auto Loan - September 11!!

Our special rates are **good until September 11**, but don't wait that long to go shopping. Or if you financed your car through a dealer or a bank and you're paying a higher rate than what we offer... come see us about re-financing*

We currently offer **100% financing on terms of 3 years – 6 years on models from 2006 – 2010** with rates starting as low as 3.60% APR. This is a great time to replace that older car or refinance out of a high interest loan from other places. Lots of our members have maintained excellent credit over the past year and are well positioned to take advantage of low rates and high inventory at car dealerships.

Prospectors has never engaged in risky lending and as a result, **we are not cutting back on lending!** We have money to lend when others don't and with our low rates, you'll be able to keep a little "green" in your pockets. Auto dealers have more inventory right now and are offering significant discounts. Come get pre-approved!

- For great values and ultra convenience on NEW Autos, the Red Book program let's you take advantage of fleet discount pricing through their network of fleet managers at authorized dealerships. Ask how you can get pre-approved and compare Fleet Prices ONLINE.

- For excellent deals on BOTH New and Used Autos, contact Inland Auto for a hassle-free shopping experience. Talk directly with Tony Dalia, an expert auto broker for all makes and models. Call (909) 394-5622.

*refinancing at promotional rates not applicable to existing PFCU loans.



Attention Students!

FREE Movie tickets! If you haven't yet opened a Direct Deposit Checking Account with us, now is the best time ever. Besides starting a good banking relationship, you can get 2 FREE Movie Tickets – just for opening an account with Direct Deposit. Working students over the age of 15 can qualify for a Prospectors Student PAK checking account with no monthly fees; and for those over 18 - you can apply for our VISA Debit card. College students and young adults over 18 can qualify for our terrific, low-rate VISA Credit Card with proof of regular income whether it's from a job, grants, or scholarships. We'll even help set up a share-secured VISA or add a co-signer. This can go a long way in boosting credit worthiness over time.



Traveling This Summer?

Protect your credit and debit cards from fraudulent activity while traveling this summer. Let us know your travel plans. Our database keeps contact information, destinations, and travel dates. We use the latest fraud protection tools to give you extra confidence when traveling. By giving us your travel information we can be sure your cards aren't blocked accidentally. We can customize rules regarding blocking instructions. If we suspect questionable activity, we

will contact you to verify the purchase. If your cards are lost or stolen and used fraudulently you can know that we will be "on the case." This is just one of many benefits in having your VISA with Prospectors FCU. Contact our loan department if your VISA isn't already a Prospectors VISA.



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
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PAT, 24 hour account access 1-800-914-6836

www.prospectorsfcu.org



NCUA

HOLIDAY CLOSINGS

Independence Day	Friday, July 3, 2009
Labor Day	Monday, September 7, 2009