



# PROSPECTORS

FEDERAL CREDIT UNION

**Among the Best**

**For 20 years... top of the class!**

**F**or 20 consecutive years, Prospectors FCU has been among the best financial institutions in the country! Once again we have earned a 5-star Rating from Bauer Financial which puts us in the top 5% of all federally insured banks and credit unions.



**Who is Bauer Financial?** They are the source for unbiased, independent bank and credit union star-ratings. No institution pays for its rating, nor can they avoid a rating. Here at Prospectors we have been able to maintain this 5-Star Rating for 20 years through our sound and safe policies, procedures, and fiscal management. As a member with us, your account is safe and secure.

## A Better VISA Card

**C**redit card offers seem to come in the mail almost daily. Some of these offers have surprisingly low introductory rates. Too good to be true? Perhaps. It's important to read all those pages of fine print that accompany such a low introductory rate. This is especially true now that Congress has halted some of the unscrupulous practices so common in the recent past. In the small print, you will likely find information regarding "Default Rate." The default rate is the rate YOU AGREE TO when you take the card, the rate you are willing to pay if you are late or your credit standing changes in some way. **Some Default rates are over 30%.** If you transfer an outstanding balance from another card to save on interest and you are late with a payment, you could pay that default rate on the entire balance. How do you know? You must read all that fine print you receive with the card. Why stress over such details? Make it simple. Get the VISA card that is among the best... **A Prospectors FCU VISA has only ONE RATE with NO PENALTY FINANCING! NO BALANCE TRANSFER FEES! NO CASH ADVANCE FEES!**

Don't be swayed by Promo Rates or low Introductory offers designed to get you into a hefty default rate. Stay with the best – **PROSPECTORS FCU VISA!**

## Among the Best on Auto Lending

**3.60%**  
APR\*

**Auto financing is back** – and we've got money to lend. Whether it's a car, truck, SUV or van, -- new, used or refinanced from another financial institution - NOW is the time to take advantage! Up to 100% financing is available with repayment terms from 3 to 6 years. Many dealers will be looking to clean out their inventory to make room for Fall Models. To apply, go online or call our loan department. Rates are at their best right now – so don't delay. Choose your next car and secure a great, low rate!



\*Current PFCU loans are not eligible for this offer. As low as rate listed is our best rate for model years 2007-2011, based on 100% financing for 3 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. Other promotional rates and terms available.

# Simple is the Best

**C**hecking accounts shouldn't be complicated. With the new regulations on credit cards, the banking industry has turned its focus to checking accounts with lots of gimmicks and twists. The bottom line here is that the banks are working out ways to make up for lost fee revenue through checking accounts. So be careful if you have an account anywhere but here at PFCU. With direct deposit into your checking, you get a host of **FREE** services in addition to no monthly service fees.

Simplify even more with **eServices** that include **Free Direct Deposit** of your paycheck or other recurring government checks; **Free Home banking**; **Free Bill Pay** for up to 15 transactions; **reordering checks online**; **telephone access 24/7 with PAT** (Prospectors Audio Teller). Having everything in one place makes things simple AND convenient.

**Need a NO-FEE ATM?** You can have the location of the nearest surcharge-free ATM sent right to your phone. Our network has over 28,000 ATMs in the country which includes 9,000 deposit taking and 5500 7-Eleven locations throughout the US and Canada. Simply dial 692667\* (MYCOOP) and enter an address, intersection, or zip code. You can also download the entire database of all ATM locations directly to your Garmin, Tom Tom or other GPS device. You'll never waste time or effort driving around looking for a surcharge-free ATM again!

When you keep it simple... you keep it easy and convenient. Simplify your finances with a PFCU checking and all of our easy eServices.

\*standard text messaging rates may apply

## Students Rule!

**I**f you're a student, have you read about our "Student Pak" program? This special "Pak" can help you establish a positive relationship with a financial institution which can serve your financial needs for a lifetime. Working students over the age of 15 can qualify for a PFCU checking account with no monthly fees, and for those over 18, you can qualify for a VISA Debit Card.

College students 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 for those students who have already had a negative experience with credit. This can go a long way in boosting credit worthiness over time. The "Student Pak" also reduces an auto loan rate by 1/4%\* which can help with that new car for returning to school this fall.

\*Applies to standard rate only. Does not apply to special or promotional rates.



### CHANGE IN TERMS

"Please see the enclosed Change in Terms Notice", effective 8/15/2010. Prospectors has always maintained the lowest fee structure possible and is proud to state that we charge less than 50% of the national average of fees charged by other financial institutions.

### HOLIDAY CLOSINGS

Labor Day	Monday, September 6, 2010
Columbus Day	Monday, October 11, 2010

### 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

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**Diamond Bar, CA 91765**  
**909-396-9688 tel • 909-396-6226 fax**

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



**NCUA**

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