

PREMIER Credit Union

847.843.6500 • www.mycu.org

PAM (AUDIO RESPONSE)

847.843.6503 • 888.700.7728 (out of state)

CORPORATE OFFICE

1212 W. Northwest Highway
Palatine, IL 60067-1897

DISTRICT 15 SERVICE CENTER

580 N. First Bank Drive
Palatine, IL 60067-8110

DISTRICT 211 SERVICE CENTER

1750 S. Roselle Road
Palatine, IL 60067-7336

GLENBROOK SERVICE CENTER

1334 Shermer Road
Northbrook, IL 60062

SCHAUMBURG SERVICE CENTER

22 W. Schaumburg Road
Schaumburg, IL 60194-3502

OVER 3,000 OTHER LOCATIONS

Via www.cuswirl.com.



SURCHARGE-FREE ATMs

Find one near you via www.mycu.org.

HOURS OF OPERATION

Northbrook and Schaumburg
Monday-Friday 9:00 AM to 6:00 PM
Saturday 9:00 AM to 2:00 PM
District 15 and 211
Monday-Friday 9:00 AM to 5:00 PM
Loan Department
Monday-Friday 9:00 AM to 5:00 PM

UPCOMING HOLIDAY CLOSINGS

Columbus Day *Monday, October 12*
Veterans' Day *Wednesday, November 11*
Thanksgiving Day *Thursday, November 26*
Thanksgiving (observed) *Friday, November 27 (District 15 & 211 closed)*
Christmas Eve *Thursday, December 24 9am - 2pm*
Christmas *Friday, December 25*
New Year's Eve *Thursday, December 31 (District 15 & 211 closed)*

CREDIT UNION MEMBERS NOT AFFECTED BY TIGHTENED CREDIT MARKETS

Despite all the reports of today's tightened credit market, Premier CU members can borrow as normal with the credit union. Many institutions were burned by their risky lending practices and are now being ultra conservative with their lending criteria. Even consumers with excellent credit are paying the price. Our lending department has seen members with excellent credit pay 9% for a new car loan and up to \$5,000 in closing costs for a real estate loan.

Credit card reform is also motivating credit card companies to switch methods of creating profit. Instead of over extending credit to unqualified borrowers and charging high default rates, annual fees and variable rate credit cards will now be the means to profit.

Unlike most of these lenders, your credit union has not tightened lending guidelines or massively increased rates/fees for loans. The credit union has actually seen excellent growth in lending, while maintaining an extremely low delinquency level. Our consistent and prudent lending practices, along with our exceptional membership, has sheltered us from the financial storm that is occurring with other financial institutions. Our members can rest assured that they always have a safe and trusted place to borrow.

IRA CERTIFICATES AND MONEY MARKET ACCOUNTS ARE A SOLID INVESTMENT

Many members have shifted their IRA funds into less risky investments. If you're looking for a solid investment for your retirement funds, it may be time to move them over to your credit union. Credit union IRA funds are federally insured to \$500,000 via the NCUA (National Credit Union Administration), an agency of the federal government. IRA Certificates offer a guaranteed yield on your funds, just as a normal CD. Our IRA Money Market rates can vary. However, they offer very attractive yields with no risk. It may be time to review what you are currently earning on your IRA funds and see if makes sense to move them to your trusted credit union.

IRA MONEY MARKET ACCOUNTS

Regular \$1,000 Min. Balance		
Balance	Rate	APY
\$1,000-\$4,999	0.60%	0.60%
\$5,000-\$9,999	0.65%	0.65%
\$10,000-\$24,999	0.70%	0.70%
\$25,000-\$49,999	0.80%	0.80%
\$50,000 +	0.90%	0.90%

Monthly Compounding and Posting



IRA CERTIFICATE ACCOUNTS

Term	Regular CDs* \$1,000 Min.		\$10,000 Min.		JUMBO CDs* \$50,000 Min.		
	Rate	APY	Rate	APY	Term	Rate	APY
6-month	0.65%	0.65%	0.75%	0.75%	6-month	0.85%	0.85%
12-month	0.95%	0.95%	1.05%	1.05%	12-month	1.15%	1.15%
24-month	1.29%	1.30%	1.39%	1.40%	24-month	1.49%	1.50%
36-month	1.79%	1.80%	1.89%	1.90%	36-month	1.99%	2.00%
60-month	2.48%	2.50%	2.58%	2.60%	60-month	2.67%	2.70%

APY = Annual Percentage Yield
*\$500 Min. Balance for Coverdell ESA
Quarterly Compounding and Posting
CD = Share Certificate of Deposit

Quarterly Compounding and Posting
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*All rates are subject to change without notice.



Common CENTS\$

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Fall 2009

MEMBERS CAN RECEIVE UP TO \$200 OF FREE GAS WITH THEIR NEXT PREMIER CU AUTO LOAN!*

Now is a great time to buy a car. Rates are low, plus you can drive away with up to \$200 in free gas. Before you start shopping, make sure to get pre-approved. Not only is it smart to know how much you can afford, but a pre-approval gives you bargaining power at auto dealerships.

Pre-approved members may request an AutoDraft. The AutoDraft is a negotiable check, good for up to the amount you're pre-approved. When you find that car of your dreams, you simply fill in the purchase amount and sign it over to the dealer. This makes you a cash buyer when shopping, which gives you much more power to negotiate. Plus, you're done. You don't have to come into the credit union to close your loan. All your terms will be pre-arranged with the credit union.

Get pre-approved in minutes by speaking with one of our friendly loan officers at 847.496.1634 or apply online!

NEW AUTOS
as low as
5.05% APR*

USED AUTOS
as low as
5.95% APR**

**Paying more with a finance company?
We can refinance your auto loan!**

MEMBERS BORROWING:

\$10,000 or greater will receive a \$100 Gas Card
\$20,000 or greater will receive a \$200 Gas Card

*All loans are subject to approval. Loan must be closed with funds disbursed by 11/15/09. Auto loans of \$10,000 or greater will qualify for a \$100 Gas Card, Auto loans of \$20,000 or greater qualify for a \$200 Gas Card. Offer does not apply to existing Premier Credit Union loans. **Rates may vary depending on credit history and loan term. APR = Annual Percentage Rate. Rates are subject to change without notice.





ONLINE BANKING

JUST GOT BETTER!

Premier CU's online banking has been upgraded to offer additional online services. Beginning October 15, members may enroll in the new online banking platform. Some enhanced services will not be functional until November 16: However, we encourage members to enroll early to maintain online access without interruption.

Online Service Enhancements Include:

- Ability to transfer funds between credit union accounts and other financial institutions
- E-mail account alerts (low balance, loan payments, etc.)
- View 2+ years of past account history
- Ability to change and/or update passwords
- Set-up recurring transfers
- Order new checks
- Download account information to MS Money or Quicken
- Order statement reprints
- Set-up general calendar reminders such as anniversaries or birthdays

Members are required to re-enroll in Premier CU's online banking in order to receive these additional free services. All members must re-enroll by November 15, 2009 to have continuous online banking service. After November 15, members will no longer be able to access the old online banking platform.

To enroll, simply click on the online banking button from our homepage. You will be directed to enroll in Virtual Branch, our new online banking platform. Please have your statement copy available to input your name/address exactly how it appears on your statement. Set your password and security questions, and you're ready to go!

SKIP-A-PAYMENT *THIS HOLIDAY SEASON!*

Sign up for our holiday Skip-A-Pay program and skip a December or January payment on your qualifying* credit union loan(s). Don't let the expense of the holiday season turn you into a scrooge. With the Skip-A-Pay program, you may skip a full monthly auto or personal loan payment while maintaining a perfect payment history. What a relief for such a hectic time of year!

Skip-A-Payment applications are available at the branches, online, or by calling 847.496.1634. A \$15 processing fee applies.

Interest continues to accrue on your loan during the month you skip a payment. Offer does not apply to VISA® or real estate loans. Member must be in good standing on all loans to qualify. Loan must have six months of consecutive payment history to be eligible. Other restrictions apply. Please see application for disclosures.



VISA® GIFT CARDS

AVAILABLE

This time, give them exactly what they want. Stop worrying about sizes, colors, and styles. When you give a VISA® Gift Card, it is always the perfect gift. The VISA® Gift card is a pre-paid debit card. After the user makes a purchase, the amount is debited from the card balance. VISA® Gift cards are accepted at over 25 million locations worldwide. They are safer than carrying cash and can also be used 24 hours after activated.

Gift cards are available at all credit union service branches. The cost per card is \$3.50 regardless of the dollar amount loaded. The minimum load value is \$10.00. Please ask a friendly CU staff member for more details!



GETTING THROUGH TOUGH FINANCIAL TIMES

Join us at the Schaumburg Township District Library for this free seminar.

Date: Monday, Oct. 26

Time: 7:30 - 9:00 p.m.

Place: Schaumburg Township District Library
130 South Roselle Road, Schaumburg, IL 60193



To help individuals and families during time of financial stress Katherine Reuter, Consumer and Family Economics Educator with University of Illinois Extension will provide tips to consider during hard times such as how to keep a roof overhead, deciding which bills to pay first, setting spending priorities, strategies to spend less, and how to deal with credit issues.

HOME EQUITY RATES AT 3%

Our phones haven't stopped ringing since we began offering rates as low as 3%, and for good reason. Members are savings thousands of dollars due to our low rates. If you have a home equity loan elsewhere, or have been considering a home equity for expenses or debt consolidation, don't miss this exceptional opportunity. Compare our rates; they speak for themselves.

Call Roberta or Roseann, our Home Equity Specialists at (847) 496-1634. They will find the program that fulfills your individual needs while saving you the most money.

Credit Lines	Rates as low as
\$100,000 or greater	Prime - .25%: 3.00%
\$50,000 or greater	Prime 3.25%
\$5,000 to \$49,999	Prime +.25%: 3.50%

All loans due require 80%LTV and a minimum first draw of \$5,000. These rates are as low as and may change based on a member's credit history.



Compare Rates
National Average
\$30,000 HELOC 5.81%
 Source: BankRate.com 9/11/09

Help a Friend, Family member, or Neighbor! Spread the word about your credit union. **Give friends a chance to say "no" to big banks.**

¹Premier CU does not control 3rd party fees. Fees may range \$280 and up depending on individual loan circumstances. However, the typical loan averages \$360 in fees. There is no annual fee.

TICKED OFF AT THE BANKING INDUSTRY?

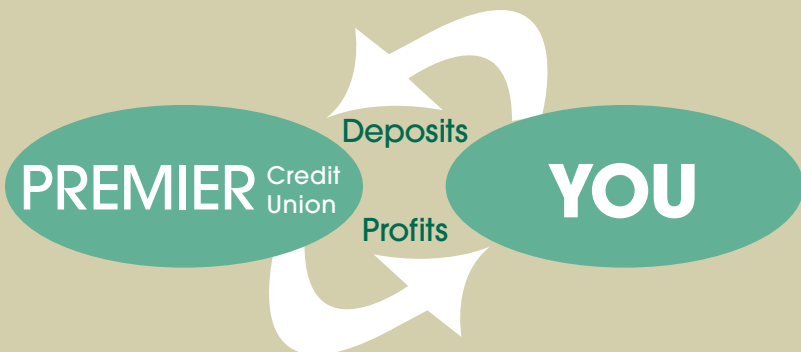
You're not alone. Not only did various banks engage in risky sub-prime mortgages to turn greater profits for stockholders, some are now increasing fees and variable interest rates to subsidize their losses.

Your credit union has never been involved in these types of practices. We are not in business to make profits for outside investors or stockholders. You, our members, are the owners of the credit union. Profits are returned to the credit union members in the form of better interest rates and no or lower fees. These savings are a tremendous benefit. However, an even greater benefit today is belonging to a financial institution you can trust.

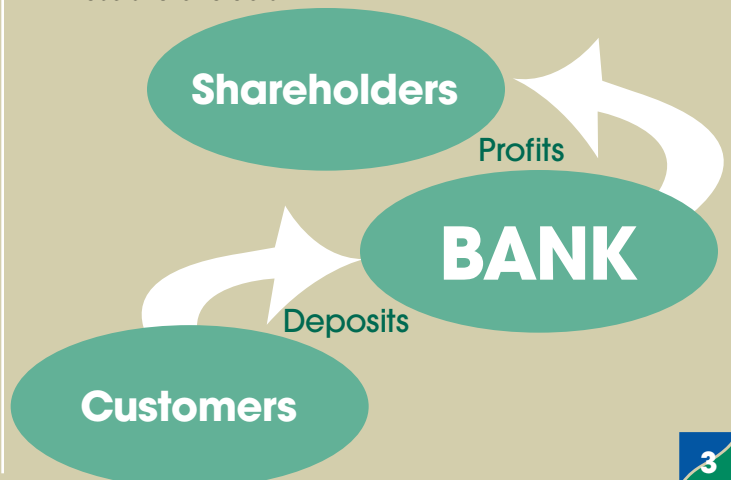
Once again, Premier CU earned the top NCUA CAMEL rating from Illinois State Regulators. Premier CU received the highest marks in all five categories: capital adequacy, asset quality, management, earnings and asset/liability management.

THE CREDIT UNION DIFFERENCE

As a member/owner of a **credit union**, you are both a customer and a shareholder in one.



Banks are owned by their shareholders. And they service customers to generate profits which are returned to those shareholders.



Feel good knowing that Wall Street isn't making a penny off your business. Using a credit union only helps other members, just like you!