

PAM (AUDIO RESPONSE)

847.843.6503 • 888.700.7728 (out of state)

CORPORATE OFFICE

1212 W. Northwest Highway
Palatine, IL 60067-1897

DISTRICT 15 BRANCH

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

DISTRICT 211 BRANCH

1750 S. Roselle Road
Palatine, IL 60067-7336

NORTHBROOK BRANCH

1334 Shermer Road
Northbrook, IL 60062

SCHAUMBURG BRANCH

22 W. Schaumburg Road
Schaumburg, IL 60194-3502

MAINE TOWNSHIP BRANCH

2601 W. Dempster Street, Rm #036
Park Ridge, IL 60068

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

Maine Township

Monday-Friday 8:00 AM to 4:30 PM

Loan Department

Monday-Friday 9:00 AM to 5:00 PM

UPCOMING HOLIDAY CLOSINGS

The Maine East Branch as well as District 15 and District 211 Branches will be closed on **Good Friday, April 2.**

All branches will be closed on **Memorial Day, May 31.**

WELCOME MAINE TOWNSHIP SCHOOLS CREDIT UNION MEMBERS

MTSCU has merged into Premier CU. Members may now visit the branch in Maine East High School. Please note: this branch does not carry cash. Hours of operation are Monday – Friday, 8:00 AM – 4:30 PM. The Maine Township Branch hours do fluctuate with school breaks. Please call to verify hours prior to visiting.

CAN YOU SAVE MONEY BY REFINANCING YOUR MORTGAGE WITH A FIXED RATE HOME EQUITY?

Many members are doing just that. We recently helped members who owed approximately \$70,000 on their 1st mortgage. They were paying 6% and knew they could refinance their mortgage to a lower rate. However, with all the closing fees charged by 1st mortgage processors, they would never recoup their cost to make the interest rate savings worth refinancing.

Then they spoke with the credit union. The members were able to payoff their 1st mortgage with a ten-year fixed rate home equity at a 4.50% rate. Plus, typical fees for a ten-year home equity average \$450. Now, that makes sense. The members are saving on interest and have the tax advantage of a real estate loan.*

We've also helped members purchase additional real estate with low cost home equity loans. Members simply take out a home equity loan on their principal residence instead of going through a first mortgage lender. Members may save more in interest and on fees.

There are many situations when a member can save money by utilizing their credit union's home equity programs. If you would like to discuss your personal circumstances, please call us at 847-496-1634. Our home equity specialists Roseann and Roberta are happy to talk over your options.



FIXED RATE & TERM HOME EQUITY LOANS		
Term	1st Mortgage	2nd Mortgage
	Rates as low as	
4 years	4.35%	5.40%
7 years	4.40%	5.50%
10 years	4.50%	5.90%

All ANNUAL PERCENTAGE RATES (APRs) are "as low as". Actual APR is based on qualifications such as term, occupancy, lien position, loan-to-value and credit history. four-year fixed rate first mortgage APR based on the following example: fully amortized four-year fixed rate, owner occupied "Gold Credit" first mortgage for \$40,000 at 4.35% simple interest with approximately \$400 in average closing costs, including \$223.27 prepaid finance charges. ANNUAL PERCENTAGE RATE=4.532%. Example payment terms: 48 monthly payments of \$909.44.
*Each individual's tax situation varies. Please consult your tax advisor.



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Spring 2010

RECEIVE UP TO **\$200 of FREE Gas** & SAVE WHEN YOU...

Finance Your New
Or Used Auto Purchase

Let Us Transfer Your
Current Loan To Premier

Spring has come! Now is an exciting time to buy OR refinance your auto loan to a lower rate. Either way, you can save big by using your credit union.

If you're in the market to buy, make sure to get pre-approved prior to shopping. Not only is it smart to know how much you can afford, but a pre-approval gives you bargaining power at auto dealerships.

If you have your vehicle financed elsewhere, compare your interest rate. Premier may be able to refinance your loan at a lower rate and send you off with up to \$200 in free gas. You can't lose! Just check your rate and give us a call. We'll do all the hard work to put money in your pocket.

Auto Loans of \$20,000 & up = \$200 Gas Card
\$10,000 & up = \$100 Gas Card

Terms	New Auto Rate (APR)	Used Auto Rate (APR)
6-24 Months	4.75%	5.90%
25-36 Months	4.85%	6.00%
37-60 Months	4.95%	6.10%
61-72 Months	5.75%	6.90%
73-84 Months	6.30%	

*All rates as low as. Rates may vary based on credit history. Rates reflect a .25% discount for members with direct deposit and automatic payments. APR = Annual Percentage Rate.

All loans are subject to approval. Loan must be closed with funds disbursed by 04/30/10. 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 CU loans. Refinance offer applies to loans being transferred from other lenders. A title fee to the Secretary of State may apply for refinances.





NO LOAN PAYMENTS UNTIL SEPTEMBER 30

Premier CU's "Take the Summer Off" program enables you to delay your first payment on a new auto or personal loan until September 30. Delaying your payments slightly increases your monthly payment; however, it can be just the break you need this summer! For example, choosing to delay auto loan payments on a \$20,000, five-year auto loan until September 30 would increase the monthly payment approximately \$6 per month.* This offer is good for new loans (auto and personal loans) beginning May 1, 2010. This offer is not valid on existing loans or real estate loans.

*Example based on a 4.95% preferred five-year new auto rate originating May 1, 2010. Non-deferred payment = \$377. Deferring payment to 9/30/10 = \$383.

NOTICE TO VISA® CREDIT & DEBIT CARDHOLDERS

Due to increased fraudulent VISA® activity, Premier VISA® credit and debit cards will be blocked from activity within specific high-risk regions.

VISA® credit and debit transactions are blocked within: Albania, Armenia, Belarus, Bosnia, Bulgaria, Croatia, Czech Republic, Estonia, Georgia, Hong Kong, Hungary, Iceland, Kazakhstan, Korea, Latvia, Lithuania, Macedonia, Nigeria, Poland, Romania, Russia, Slovak Republic, Saudi Arabia, Slovenia, South Africa and the Ukraine.

VISA® Debit Cardholders may access cash at STAR & CIRRUS Network ATMs with a valid PIN in the above countries.

It is also important for members to contact the credit union prior to out of state trips/vacations. This will help cardholders to avoid unnecessary suspicious activity alerts being placed on VISA® accounts. Often, VISA® will place these alerts on accounts and will need to verify activity with cardholders. Noting accounts ahead of time will avoid any complications with your VISA® credit or debit card. We thank you for cooperation and extra efforts in keeping VISA® cards secure.

THE PALATINE DISTRICT 15 BRANCH IS MOVING!

Premier's Palatine branch location, inside School District 15, will be moving across Northwest Hwy. to Palatine Plaza. The new branch will offer extended evening and Saturday hours along with a 24/7 ATM, night depository, and a coin machine!

The move is anticipated to occur over a weekend in late May or early June. We hope members will enjoy the new space and additional conveniences. More details will be posted at the district 15 branch and on our website as the move date draws near.



FIND A BRANCH ON THE GO!

Sometimes you need to find the nearest branch after you've left your home or office. That's where m.cuswirl.com comes in. Using your mobile phone's Internet browser* you can quickly search for the most convenient CU Service Center location. The search will also tell you the location hours and provide driving directions. You can even call ahead if you have questions. Here's just another way your credit union is making banking more convenient for you. Bookmark m.cuswirl.com today for quick access to the locations you need on the go.

*While this service is free, data charges from your mobile phone carrier may apply. Check with your carrier for details.



3% HOME EQUITY LOAN

MEMBERS SAVE BIG OVER BANK CUSTOMERS!

Most Home Equity lines of credit are indexed to the prime rate. The current Prime rate is 3.25%, yet many bank customers are paying over 5% on their home equity loans due to built-in rate floors. Plus, banks will likely have an annual fee and require customers to have additional products to qualify for their so-called "low promotional rate." It's a good thing credit unions are not banks.

Compare Premier CU's rate to the 5.20% National Average listed on Bankrate.com. Just look at how much a member can save in interest on a \$30K Line of Credit!



Premier CU Member
 3.50% Rate
 Payment: \$174
 Interest paid over 20 years: \$11,757

Bank Customer
 5.20% Rate
 Payment: \$203
 Interest paid over 20 years: \$18,315

Premier CU's Home Equity Line of Credit is an excellent way to make a large purchase, consolidate debt or plan for future expenses. Rates vary depending on the line of credit approved.

Credit Lines	Rates as low as
\$100,000 of greater	Prime - .25%: 3.00%
\$ 50,000 or greater	Prime: 3.25%
\$ 10,000 or greater	Prime + .25%: 3.50%

A maximum loan to value of 80% and a minimum first draw of \$5,000 is required. These rates are as low as and may change based on a member's credit history. Prime Rate as published in the Wall Street Journal.

The above rate comparison does NOT take closing and annual fees into account. Premier CU does not charge a fee; however, we do pass along 3rd party fees. Fees depend on individual loan circumstances. However, the typical loan averages \$360 in fees. There is no annual fee. HELOC = Home Equity Line of Credit. National Average rate published on Bankrate.com 03/9/10.

Premier CU can also refinance a home equity loan from another lender. So, if you're currently paying more elsewhere, call our Home Equity Specialists at 847-496-1634.

PAY ATTENTION TO RECENT NOTICES FROM OTHER CREDIT CARD COMPANIES

Credit card companies have been disclosing the "changes" to consumers' account terms. If you take a look, you'll notice that most credit card rates are variable, likely indexed to the prime rate. However, what used to be Prime + 4.99% is turning to Prime + 17.99%. Well, it is not surprising. Credit card companies are being held to tighter regulations in 2010 and profits must continue. These higher variable rates also allow the credit card companies to change your rate whenever necessary.

Another trend you probably noticed is the lowering of credit limits. Limits are being lowered on even the very best of cardholder accounts. This can be troublesome for consumers in various ways. The consumer has less ability to spend, especially in an emergency. Consumers may be more apt to incur an over limit fee, especially if they didn't realize their limit had been lowered. Plus, credit scores can be negatively affected since FICO scores factor in consumers propensity to borrow.

Call Premier CU's VISA® cards "old school," but we haven't made changes to our basic program in years. We simply offer a straightforward VISA® card with FIXED rates. We've never added hidden restrictions or fees to make extra profits from members. So now, our simple fixed rate credit card with reward points is in fashion again. Imagine that.

If you would prefer a simple card with no surprises and a low fixed rate, check out the Premier CU VISA® Gold at 12.60% or Classic card at 13.92%. We offer a no gimmick card with VISA® ScoreCard® Reward Points that can be used for travel/gifts or for lowering your auto loan rate. Of course, there is no annual fee. Members may apply in branches, online or by calling 847-496-1634.

Both offer Rewards Points

VISA®
12.60%

VISA® Gold
13.92%

These are NOT VARIABLE RATES.

