

**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**

Glenbrook and Schaumburg  
Monday-Friday 9:00 AM to 6:00 PM  
Saturday 9:00 AM to 2:00 PM  
District 211 Summer Hours  
Monday-Thursday 8:00 AM to 4:30 PM  
Friday 8:00 AM to 1:00 PM  
District 15 Summer Hours  
Monday-Thursday 9:00 AM to 5:00 PM  
Closed Fridays  
Loan Department  
Monday-Friday 9:00 AM to 5:00 PM

**UPCOMING HOLIDAY CLOSINGS**

Independence Day Saturday, July 4  
Labor Day Monday, September 7

**CONGRATULATIONS TO OUR  
2009 SCHOLARSHIP WINNERS!**

Premier Credit Union is pleased to announce the 2009 Charles F. Nagel and Donald Maddox Scholarship winners. Each student was presented a \$2,000 scholarship at Premier Credit Union's June Board Meeting. The funds will contribute to the success of this outstanding group of students! Each was chosen based on academic achievement and community involvement:

**Kylie M. Castans** graduated from Schaumburg High School. She is majoring in chemistry and Pre-Med at Illinois Wesleyan University.

**Mark A. Colgan** graduated from William Fremd High School. He has attended William Rainey Harper College and will be attending the University of Illinois at Urbana-Champaign to major in Technical Systems Management.

**Megan N. Feigen** is a James B. Conant High School graduate. She plans to attend Judson University to major in Pre-Med.

**Christine I. Garces** graduated from Christian Liberty Academy. She plans to attend Loyola University Chicago and major in Nursing.

**Chelsea L. Insprucker** graduated from William Fremd High School. She is attending the University of Illinois Champaign-Urbana majoring in Broadcast Journalism.

**Jenna C. Langhorst** attends William Fremd High School. She plans to attend Iowa State University and major in Industrial Engineering.

**Amy M. Lindgren** attended James B. Conant High School and graduated from Loyola Academy. She is attending the University of Illinois Urbana-Champaign majoring in French Commercial Studies and Communications with a minor in Business.

**Jessica L. Loveless** graduated from Rolling Meadows High School. She plans to attend Syracuse University and major in Graphic Design.

**Megan E. Morrison** graduated from Schaumburg High School. She attended Eastern Illinois University and plans to attend either School of the Art Institute of Chicago or Adler School of Professional Psychology and major in Art Therapy.

**Alexandra T. Pitcher** is a Barrington High School graduate. She plans to attend the University of Chicago and major in International Studies.

**Jenelle P. Sigler** graduated from Prairie Ridge High School. She plans to attend the University of Iowa and major in Business and Psychology.

**Lauren M. Wisniewski** graduated from Rolling Meadows High School. She attends the University of Illinois Champaign-Urbana majoring in Advertising.

All applicants are to be congratulated on their impressive academic performance. Promising futures lie ahead for all



Pictured Lr, Front row: Megan Feigen, Jenelle Sigler, Chelsea Insprucker, Alexandra Pitcher and Amy Lindgren. Back row: James Roche (CEO), Dennis Douglas (Chairperson), Christine Garces, Jessica Loveless, Mark Colgan, Megan Morrison and Jenna Langhorst.



**Common  
CENTS**

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Summer 2009

**3% HOME EQUITY LOAN**

If you've been considering a home equity loan, there has never been a better time to look to your credit union. We're offering members an extraordinary rate on our line of credit. Many other lenders enforce a rate floor, not allowing the customer's loan rate to drop below a certain level. However, Premier CU lets members take full advantage of today's low prime rate.

Plus, we offer:

- No Annual Fee**
- Low Fees** — Premier CU does not charge a fee; however, we do pass along 3rd party fees such as appraisal fees, title insurance, etc. These fees typically range from \$300 - \$400.<sup>1</sup>
- Home Equity Checkbook** for easy access to funds.
- Personal Service You Can Trust.** Unlike many lenders, we have not tightened our lending criteria, and we have money to lend!

**Dare to Compare our Rates!**

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

All loans 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.

Call Roberta or Roseann, our Home Equity Specialists. They will find the program that fulfills your individual needs while saving you the most money. They can also help refinance higher rate home equity loans held with other lenders. Why pay more? Just give us a call at 847.496.1634, and we'll take care of the rest.

<sup>1</sup>Premier CU does not control 3rd party fees. Fees may range \$300 and up depending on individual loan circumstances. However, the typical loan averages \$360 in fees. Prime rate as stated in the Wall Street Journal.





## CONGRATULATIONS TO OUR CONTEST WINNERS!

Janice Sarley was our e-mail contest winner. Janice won a \$500 Gift Card to Key Lime Cove Waterpark & Resort by providing her e-mail address to Premier CU. The credit union retains members' e-mail addresses with account information. Having a current e-mail address on file can prove helpful if we need to contact you directly. The credit union also sends out e-news once a month with reminders, helpful articles, and rates/promotions. Keep an eye out for future contests!

Jody Peacock was our Liberty Mutual Insurance Weber Grill Winner! Jody won a Weber Gas Grill by submitting her entry in our Northbrook branch. Liberty Mutual Group offers a wide range of insurance products and services for credit union members. For more information, contact Christy Loucks at 847.658.6067, ext. 56812.

## YOUR MONEY IS SAFE WITH PREMIER CU

Placing your savings with Premier CU is a very wise choice. Through the banking turmoil, your credit union remains safe, strong and secure. Plus, the credit union offers one of the highest combinations of share insurance available. Deposits are insured up to \$500,000. The first \$250,000 is federally insured by NCUA with an additional \$250,000 privately insured by ESI through American Share Insurance.

Premier CU continues to be financially sound. As of March 31, 2009, our capital ratio was 12.01% based on our quarterly filing with our regulators. We are very highly capitalized, especially compared to many of the largest banks in the country, which operate with a similarly computed ratio of approximately 6%.

Our financial strength, structure and lack of risky sub-prime loans gives us the ability to lend in today's environment. The credit union is offering exceptional rates on real estate, auto and personal loans and we don't make you jump through hoops to be approved. Unlike many lenders, we have no reason to tighten lending guidelines. We have money to lend, and members can borrow as usual.

There has never been a better time to be a credit union member. Credit unions have often proven to be a safe haven during difficult times, and it is true today. Thank you for being a Premier CU member. The credit union will always treat your money with the respect that it deserves. We do, and will continue to, operate IN YOUR BEST INTEREST, ALWAYS.

## COLLEGE BOUND?

Don't forget to get your finances in order before heading off to school. Premier CU offers an excellent student program.

- **Free Checking** with first 50 checks free!
- **Free VISA® Checkcard** with access to surcharge-free ATMs.
- **VISA® Credit Card** — Low fixed rate, no annual fee and no gimmicks! Plus you may earn Scorecard Reward points for travel, merchandise and auto loan rate discounts. Students up to 20 years old are automatically approved for a \$500 VISA® credit limit with parent/guardian co-signer. Students 21 and over are automatically pre-approved for \$500 without a co-signer. (Higher limits are subject to approval.)
- **Free Online Bill Pay**
- **Free Online Banking**
- **Student Share Certificates of Deposit** with a low \$250 minimum balance.
- **Auto Loans:** receive a .50% rate discount on your first auto loan with Premier CU.
- **Other Fun Stuff** — Discounted AMC Movie Tickets, Discounted Six Flags Tickets, Valuable Online Tutorials, etc.

Make sure your parents know about all the ways the credit union can help them, help you! Your parents can transfer funds to your account online, help keep track of your account and purchases, and arrange overdraft transfers from their accounts to yours, for those unexpected "oops." Hey, what are parents for?

## IMPORTANT BRANCH HOURS

The **District 211 Branch** has summer hours effective through August 14.  
Monday – Thursday 8am – 4:30pm  
Friday 8am – 1pm

The **District 15 Branch** will be CLOSED on Fridays through August 7.

## GIVE LOAN PAYMENTS A SUMMER BREAK!

**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, delaying your first payment to September 30 on a \$20,000 auto loan at 5.25%, would increase your monthly payment approximately \$3 per month.

This is also a good time to refinance a higher interest rate auto loan or credit card. We may lower your total interest and give your payments a summer break!

### AUTO LOANS

New Autos as low as  
**5.05% APR**

Used Autos as low as  
**5.95% APR**

### PERSONAL LOANS

as low as  
**9.99% APR**



Speak with our trusted loan staff today — 847.496.1634.

All loans are subject to approval. Interest will begin to accrue on the date of loan disbursement. Applicants may select when they would like to begin payments. First payment must be no later than September 30, 2009. Offer does not apply to existing Premier Credit Union loans. Examples above are approximations – actual payment amounts and interest rates will vary. Rates may vary depending on credit history and loan term. APR = Annual Percentage Rate. Rates are subject to change without notice. A \$65 title change fee from the Secretary of State will apply on refinances.

## MORE WAYS TO SAVE MONEY

Successful savers share a commonality; they actually enjoy saving! However, this wonderful trait may not be in all of us. So, here are some ways to make saving easy. And once you begin tracking your savings...you may find "not spending" to be extremely gratifying.

**Coupons.** Start cutting coupons, but only cut coupons for the products you normally use. Don't allow a coupon to entice you to "try" something. You've gotten along without it before, so why add to your expenses now? Extra tip: many stores print the amount you saved on your receipt. Take this amount and write a check to yourself for deposit. That way you are really *saving* the money.

**Use the internet.** You can also search for coupons online. Just typing in the store or product name along with "printable coupon" will often generate a coupon you can immediately print from your computer. There are also excellent shopping websites, like eBates.com, where you can automatically save 1 – 10% off online purchases. You save simply by clicking on the store name via their website.

**Stop impulse buying.** Another tactic to cut wasteful spending is to wait! If you see something you feel you must have, sleep on it. If you're still thinking about it over the next week, then buy it.

**Analyze your cable bill.** Do you really need 300+ channels? Are you getting the best rate for your current package? Call your cable company and negotiate a lower rate. Keep in mind, the service representative usually does not have the power to lower your rate. Often, you must speak with a cancellation representative before negotiations occur.

**\$10 bill game.** Whenever you receive a ten-dollar bill, put it in a jar. See how many you collect over a couple months. This game works with any denomination!

**Bring your lunch to work.** A fast food value meal now averages \$7. That's \$140 a month or \$1820 a year for fast food!

**Pay yourself first.** Sounds corny, but it works. Treat your savings account just like any other monthly bill that you HAVE to pay. The credit union can help by setting up a separate savings account. We can even arrange automatic transfers to the account for you.

