

PWC FEDERAL CREDIT UNION NEWSLETTER

July 2009

Did You Know You Can Open an Account with No Cash?

That's right. PWC FCU will give you the first \$5.00 to open your new primary share savings account at the credit union. There is also no minimum amount required to be maintained once the account is opened.

Now is the time to open your account at PWC FCU or encourage a family member or friend to join. They'll enjoy our savings, checking, or automated teller machine card, and a host of loan services to meet their every need. Popular loan programs include:

- **New Auto**
- **Used Auto**
- **Signature Loan**
- **2nd Mortgage**
- **2nd Mortgage Home Equity**

Call for more information about credit union membership today. You'll enjoy hearing a "human" voice and not a pre-recording when our phones are answered.

Need a New Car?

Check out the dealer incentives and bargains on unsold 2009 model vehicles. Now is your chance to get a brand new car at heavily discounted prices. PWC FCU New Auto program will help seal the deal on that new car with rates and terms to fit your budget, and our Auto program features these benefits:

- **Attractive rates and terms to fit your budget.**
- **We can finance 100% of the purchase price including tax and license.**
- **We offer mechanical break down insurance at a lower price than what is offered by many local dealers.**
- **We can even finance the insurance to protect your car.**
- **If you're planning to purchase a used vehicle, if the value of that vehicle has a \$10,000 Kelly Blue Book value, PWC FCU can offer you our new car rates and terms to finance the purchase.**

Call 422-0577 and ask to speak with a loan officer for more information.

Don't Let Bills Get You Down

Are your credit bills high due to impulse shopping? Do you pay high interest rates on credit card balances? Now is the time to get out of debt. Come in and talk with our Loan Officers. They will help you decide how best to handle your bills. Maybe what you need is to consolidate your bills. This would provide you with one monthly payment, a lower interest rate, and a better opportunity to get out of debt.

Secure Your Valuables

Check out PWC FCU's Safe Deposit Box program. Lower fees give you added reasons why you should secure your valuables with us.

Save money with our low Second Mortgage Rates

Our Second Mortgage Loan Rates have dropped. We can help you with any Home Improvements, bill consolidation, or any other worthwhile use. PWC FCU's popular Second Mortgage Loan program features:

- **Attractive monthly terms**
- **All ordinary fees will be paid by the credit union upon approval of the loan**
- **Fixed interest rate**
- **High loan limits available**
- **90% of appraisal less 1st mortgage balance**
- **Home must be located in the State of Hawaii and owner occupant.**



Call or visit us to see how much you can qualify for.

PWC FCU Privacy Notice

Your credit union is committed to providing you financial products and services to meet your needs and reach your financial goals. We are equally committed to protecting the members' privacy. You can be confident that your financial privacy is a priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information.

Information We Collect and Disclose About You

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and forms;
- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency;
- Information obtained when verifying the information you provide on an application or other forms. This may be obtained from other institutions where you conduct financial transactions.

We may disclose all the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the member information we provide to third parties.

In order to conduct the business of the credit union, we may also disclose nonpublic personal information about you under other circumstances as permitted or required by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

What You Can Do to Help Protect Your Privacy

Your credit union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers. Tear up all statements showing your name and account numbers when discarding statements.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you, explains the call is on behalf of the credit union and asks for your account number, you should be aware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.

PWC Federal Credit Union
4250 Radford Drive, Bldg. #63 Telephone: (808) 422-0577
Honolulu, HI 96818 Fax Telephone: (808) 422-8188

Do We Have Your Current Account Information?

If you've moved or changed your telephone numbers, please use the form below to update your account information with the PWC FCU:

Name _____

Address _____

City _____ State _____ Zip _____

Phone (Home) _____ (Work) _____

Email address _____

Members Signature _____ Date _____

Mail form to: PWC Federal Credit Union
4250 Radford Drive, Bldg. #63
Honolulu, HI 96818

BREAK AWAY FROM THE CROWD!

Make the Switch to PWC FCU's Share Draft Checking Account.

Why pay for checking at another financial institution when you can get it for free at PWC FCU. A PWC FCU Checking account provides:

- No service fees
- No monthly charges or check-writing fees
- No annual fee Debit Card available. Use it to make cash withdrawals at ATM's all over Hawaii and around the world.

Visit soon and open your checking account with us today.

Valuable Member Services Just for You!

- Free Notary
- Free No Fee American Express Travelers Checks (Take them with you on your next vacation or business trip)
- Low loan rates with exceptional terms
- Safe Deposit Box Rentals
- Cashing and Selling of United States Government Bonds
- Money Orders up to \$1,000.00 at a cost of \$1.00.

HOLIDAY

The credit union will be closed in observance of:

All Federal Holidays

Please have a safe and enjoyable holiday.

PWC FEDERAL CREDIT UNION

Open to Serve You:

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

Telephone: (808) 422-0577

Fax Telephone: (808) 422-8188

Location and Mailing Address: PWC Federal Credit Union
4250 Radford Drive, Bldg #63
Honolulu, HI 96818

About This Newsletter PWC Federal Credit Union has made every effort to present the information in this newsletter as factual and as comprehensive as possible. The credit union reserves the right to make changes at any time and without notice. Please call for current information on savings and loan rates and applicable fees and terms if any on credit union services and programs. Certain conditions and rules may apply, ask our staff for details. Equal Housing Lender.

