

PWC FEDERAL CREDIT UNION NEWSLETTER

April 2009

Owner Occupant

Second Mortgage Loans Available

Need to fund your child's college tuition?
Remodel your home? Or want to start a new business?
You can do it all with a Second Mortgage loan from
PWC FCU. Now through June 30, 2009, PWC FCU
will provide a Second Mortgage loan program featuring:

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

Equal Housing Lender



- 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.

PWC FCU has an excellent auto loan program that features:

- 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.

New Members Welcome – Free \$5.00 Gift

Open any new primary member savings account at PWC FCU and the credit union will deposit \$5.00 into the new account. Now is the time to open an account for your children or family members with the credit union paying the first \$5.00. The benefits of credit union membership in PWC FCU will last a lifetime. Call or visit our office to open your accounts today. New accounts must be opened by June 30, 2009 to qualify for the gift.

Tired of reaching a computer at your Financial Institution?

Rest assured, that's not the case at PWC FCU. When you call the credit union, you will get personal service immediately. No taped voice answering machine. We are here for you and all your financial needs. Call us today.

Take Advantage of the many Auto Buying Opportunities

Dealers throughout the island are discounting their vehicles to move cars off their lots. This over supply of auto inventory makes it a perfect time to get that new car you've been thinking about.



Unsecured Loans Available Up to \$35,000.00

We're making Unsecured Loans up to \$35,000 with repayment terms up to 84 months.

This loan is perfect to refinance your outstanding credit card balances, debt consolidation, buying appliances, taking a short vacation, pay for tuition, you name it. Whatever the reason may be, we can help.

Our Commitment to You!

Our goal at PWC Federal Credit Union is to offer a variety of personal services to meet all of your financial needs. Whether you're looking for a mortgage, car or personal loan, or need a low cost checking account, you can count on us. Stop in or call our office at 422-0577 and let our friendly staff and credit union manager help you and your family.

It's Not Too Late To Open A Christmas Account for 2009

Prepare for Christmas by opening your 2009 Christmas Savings Account at PWC FCU. With a little deposited each payday either through a payroll deduction or direct deposit, you'll have lots of money saved up for holiday expenses later in the year.

Just determine how much you will want to spend, divide that figure into bi-weekly amounts, then set up a payroll deduction. Example: If you save \$50.00 bi-weekly, by Christmas you should have \$1,200.00 in your PWC FCU Christmas Savings Account.

*Have a very merry
Christmas when you start
saving in a Christmas
Savings Account now.*



Get a No FEE Share Draft Checking Account Today

- 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.

Don't spend a single penny more on that checking account that costs you money. Make the switch to PWC FCU's Share Draft Checking and really get ahead.

Did You Know We Offer...

- **Free Notary**
 - **Free No Fee 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:
Friday:

8:30 AM - 4:00 PM
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.

