



Financial Tools

October 2008

A ho-ho-ho lot of purchase power!



If you don't have Santa on speed-dial, and you're not in his BFF network, you might have to foot the bill for this year's holidays on your own. But that's ok – because we're here to help! Put all your magical moments on the P & S Credit Union credit card for easy bookkeeping later, and we'll help keep your interest charges in check.

Mrs. Claus has one.

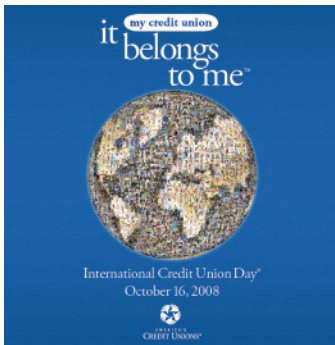
Everybody likes the convenience of a credit card for holiday shopping. But this season, make sure it's your P & S Credit Union credit card. With a fixed rate as low as **9.9% APR***, you'll spend a lot less money over the long term than with department store or bank cards. Avoid the hassle of writing checks, and celebrate in style — without worrying you'll regret it later!

North Pole Approved

For those last-minute, gotta-have-it gifts, there is nothing more convenient than the swipe-and-sign security of a world-class credit card. If you're not carrying one yet, hop on your reindeer and come on over to see us. Or visit www.pandscu.org to complete a quick-and-easy application today!

*APR=Annual Percentage Rate, subject to change without notice. Not a promise to lend; standard credit qualifications and some restrictions apply.

October 16th is your day — come in and enjoy some refreshments. Because You Own The Place!



credit union is run. Our volunteer Board of Directors is made up of members just like you – elected by and from the membership – who

On October 16th, P & S Credit Union will join 49,000 credit unions worldwide in observing International Credit Union Day. This year's theme celebrates ownership — the unique benefit of credit union membership that sets your financial institution apart from all others.

That ownership status allows you to have a say in how your Board of Directors is made up of members just like you – elected by and from the membership – who

are pledged to operate the credit union in the best interest of the members. We encourage all of our members to consider serving on the Board of Directors and Supervisory Committee.

According to the Credit Union National Association (CUNA), "This year's International Credit Union Day theme – It Belongs to Me – celebrates the economic democracy and equal ownership rights of each credit union member, regardless of how much money that member may have in savings."

P & S Credit Union is a not-for-profit organization that returns earnings to member-owners by offering more competitive rates and lower fees. Please join us for refreshments on October 16 as we honor the owners of this credit union — you and all of our valued members.



Bill Pay Special!

For the next 6 months you can get P & S Credit Union's bill pay feature for just \$1.99 (up to 5 monthly bills paid) or \$3.99 (up to 10 monthly bills paid). It's as easy as 1, 2, 3!

1. Call us to request bill pay setup.
2. Sign an authorization agreement
3. Log online and in a few steps, set up bills you would like to have paid.



CREDIT UNION

Main Office

2250 South Redwood Road
Suite 6
Salt Lake City, UT 84119
Toll Free: 1-877-973-0575
Phone: 801-973-0575
Fax: 801-977-8414

Main Office Hours:

Monday - Friday
9:00AM - 5:30PM
Saturday
9:00AM - 2:00PM

www.pandscu.org

Service Center Locations

Cottonwood

1963 East 4800 South
Holladay, UT 84117
Phone: 801-272-6755

West Valley

3569 West 3500 South
West Valley City, UT 84119
Phone: 801-967-0069

West Jordan

3078 West 7800 South #10
West Jordan, UT 84088
Phone: 801-569-1799

South Towne

57 West 10600 South
Sandy, UT 84070
Phone: 801-553-1282

For local and nationwide service center locations, visit www.cuservicecenter.com for over 2,500 locations.

The Credit Union will be closed October 13, November 11, November 27, December 25, 2008 and also January 1, 2009.

**Thank You
For Your Business.**



Is your mortgage loan rate a nightmare?
Let our mortgage loan experts review your situation. We may be able to help you refinance for a lower rate and/or payment.

Don't let creditors drive you batty
Gather your bills and come talk to our lending experts. We can often help you get out from under the pressure of late or unpaid bills. And the interest you pay on our Home Equity Loan may be tax deductible (consult your tax advisor) — making it one of your smartest lending options.

For current rates or to complete a quick application, contact us today at 801-973-0575, visit us online at www.pandscu.org, or stop in and see us. You have nothing to fear!

**Go WILD this winter
Our Skip-A-Payment program
will tame any budget**

Free your spirit this season with some extra cash in your pocket. Our holiday Skip-A-Payment program allows you to defer your next loan payment until the end of the term.

It's easy to do. Just complete and return the form below anytime between October 1 and December 31. Or you may fax the form to 801-973-0575. Please include a check for \$25 (the processing fee), or indicate your authorization for a \$25 transfer from your savings or checking account. If you have any questions, feel free to call our friendly representatives a 801-973-0575.

How it works: Defer and submit your Skip-A-Payment Request (below) at least ten days before your loan's due date. Then simply skip that month's payment, and keep the cash!

Sign up today! The holidays are fast approaching – with all the gifts, entertaining and extra trimmings. This season, sign up for our Skip-A-Payment program, and pounce on the opportunity to enjoy the perfect holiday!

Please Note: interest will continue to accrue throughout the deferral period, and the term of your loan will be extended. If your loan is paid via payroll deduction or automatic payment transfer, the amount normally applied to your loan will be deposited into your share account. You may only skip one loan payment per loan.

Complete this form to Skip the Payment of your choice!

I, _____ hereby request that P & S Credit Union extend the following loan number(s) by one month:

Loan Account # _____ Loan Account # _____
 November 2008 December 2008 January 2009

I will resume my payment of \$ _____ after skipping one payment.

To pay the \$25 processing fee, I:
 am enclosing a check authorize a transfer from checking or savings # _____

X _____
 Borrower Signature _____ Date _____

MAIL COMPLETED FORM TO: P & S Credit Union, Attn: Skip-A-Pay Processor, 2250 S. Redwood Rd., Salt Lake City, UT 84119 or fax to: 801-977-8414.