



PFCU News

"Today. Tomorrow. Together."

FALL 2017

Christmas is coming...

Christmas Club Account

It's easy to save for Christmas when you set up an automatic deposit into your Christmas Club Account.

Christmas Loans
Great rates to make your holiday dreams come true!

Visa Gift Cards
Don't want to worry about size or color? Give the perfect gift that fits every time!



International Credit Union Day October 19th

To show our appreciation for our members, there will be free lunch on October 19th starting at 11:00 while it lasts! Also register for door prizes that day. We thank you for being a member!

Like us on

Facebook!



Thank You!

A fundraiser was held Sept 11th-Sept 22nd in our lobby. All funds raised went to the Trinity Cancer Exercise Rehabilitation Program. We would like to thank members and area businesses, listed below, that donated to the raffle. Thank you for your support!

Reiter Oil and Gas, Josh Ressler Agency, Kevin's Plumbing and Heating, Absolute Comfort, Dakota Flyer Express, Keller Paving, AAA Heating and Sheet Metal, Schilken Family Investments, Souris River Brewing, Tap Room, Starving Rooster, Sevens, Flower Box, Gourmet Chef, Flower Central, Lowes Floral, Artistic Ambiance, Hint of Whimsy, Michele F, Drea Designs, Joan's Hallmark, Oliver's Attic, HighAir Ground, Main Street Books, Bubble Island Bath Treats Bismarck, Buffalo Wings and Rings, Credit Union Association of the Dakotas, Minot Y's Men's Rodeo, Minot Minotauros, Ebeneezers, Margies, Pour House, Expressway Suites Bismarck, Grand Hotel, Bearscat Bakehouse Bismarck, Cookies for Your, Elevation, Broadway Bean and Bagel, Classic Rock Coffee, Myo Therapeutic Health Centre, Badlands, Fort Abraham Lincoln Foundation, Dakota Chappy, Norsk Hostfest, Nite Train Pizza, Paradiso, Mi Mexico, Curves, Eddie Bauer, Scheels, 4 Bears Casino and Lodge, Tesoro, Off the Vine, Caribbean Color, The Spot, Golden Touch Detailing Service, Wildwood Golf Course, Minot Park District, Hawktree Golf Course, McDonalds, 167420, Hardees, DQ, Captain's Cove, Qdoba, Burger King, Domino's Pizza, Wendy's, Arby's, Subway, Taco Johns, Ritter Family Dentistry and Dakota Kids Dentistry

Loans For Your Individual Needs

Real Estate Home Equity Loans: as low as 3.75% APR

If you are interested in improving your existing home stop here first! We do home equity loans that can be used for several different reasons. We also have a low fixed rate option for purchasing a home! Our friendly staff wants to help you love your home!

Residential Construction Loans: as low as 4.50% APR

If you are looking to build your dream home we want to help! We offer residential construction loans with a great staff to help you in the process!

Consumer Loans: as low as 2.25% APR

Ride it or Drive it...We finance it! Make sure to talk with a loan officer before you shop for your next vehicle. Get preapproved for easy shopping!

Holiday Schedule We will be closed:

Thanksgiving Day- November 23rd
Christmas Day- December 25th
New Year's Day—January 1st

We will be open:

Columbus Day- October 9th
November 10th
Veteran's Day- November 11th

CALL US AT: 701-837-5353 OR 1-800-286-1650 OR VOICE RESPONSE 1-877-244-9892



Equifax Data Breach

Here are the facts, according to Equifax: The breach lasted from mid-May through July. The hackers accessed people's names, Social Security numbers, birth dates, addresses and, in some instances, driver's license numbers. They also stole credit card numbers for about 209,000 people .

There are steps to take to help protect your information from being misused. Visit Equifax's website, www.equifaxsecurity2017.com. Find out if your information was exposed. Click on the "Potential Impact" tab and enter your last name and the last six digits of your social security number. Your social security number is sensitive information, so make sure you are on a secure computer and an encrypted network connection any time you enter it. The site will tell you if you have been affected by this breach.

Here are some other steps to take to help protect yourself after a data breach:

- Check your credit reports for free at annualcreditreport.com. Get a free copy of your credit report every 12 months from each credit reporting company.
- Consider placing a credit freeze on your files.
- Monitor your existing credit card and bank accounts closely for charges you don't recognize.

We strongly encourage members to add a password to their account as an additional security measure, especially if you contact us by phone for account information.

ATTN

CARDHOLDERS:

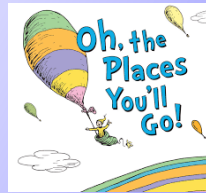
Due to the Equifax Data Breach, we are implementing additional security measures on debit and credit card transactions. Some of these measures include blocking transactions outside of the U.S and Canada. As always, if traveling or ordering anything online from another country, let us know and we can make an exception on your card.

Spook-N-\$ave

Now accepting **gently used** children's Halloween Costumes for our 2018 Costume Exchange! Please drop off all size costumes anytime in our lobby from 8-5:30pm. The costume exchange will be free for all. Date will be announced in 2018.



Win "A" Scholarship



Do you know a high school senior? If so encourage them to join the **A Team!** Prairie Federal will be giving out a \$1,000 scholarship again this year. The scholarship is open to any high school senior living in PFCU's field of membership. Just bring in your report card. The more "A's" earned, the better the odds of winning! When you stop in don't forget to ask us how we can help you with your financial future. The drawing will be held and the winner will be notified at the end of the current school year.

Welcome !

We would like to welcome Shelby Roberts. She is our new full time teller. She was born in Minot but raised in Granville, ND. She is married and has two kids Braixen and Brooks. Shelby enjoys spoken word poetry, finger painting, coffee and a good movie with her family. She plans on attending Minot State University in the Spring for English Education on the secondary level.

We would also like to welcome Tara Steward to our staff as a part time teller. She is from Minot. Tara is interested in fitness. She is currently taking a self study program in personal training. Tara also enjoys cooking and taking care of her two dogs Shiloh and Mia.

Pays to Read Your Newsletter

Watch for your account number. If it is included anywhere in this newsletter, contact the Credit Union by October 15th and you will win \$25. Good luck!

CU Services & Products

Savings Services

- Bonus Savings Account
- Christmas Club Savings Account
- Dividend Bearing Checking Accounts
- Individual Retirement Accounts
- Seniors' Premier Club
- Share Draft Checking Accounts
- Share Certificates
- Share Savings Accounts
- Vacation Club Accounts

Loan Services

- Auto and Recreational Vehicle Loans
- Consolidation Loans
- Home Improvement Loans
- Personal and Installment Loans
- Pre-approved Loans
- Real Estate Construction Loans
- Real Estate Home Equity Loans
- Real Estate Loans for Purchases

Convenient Services & Products

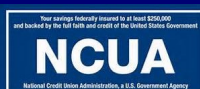
- Voice Response
- ATM Machine
- A2A/P2P External Transfers
- CU Connect (Internet Transactions)
- Online Bill Pay
- Direct Deposit
- Drive-Up Window
- E-Statements
- Debit/ATM Cards
- Mobile Banking Access
- Night Deposit Box
- Payroll Deduction
- Saturday Drive Up Hours
- Telephone Transfers
- Utility Bill Drop-Off
- Visa Credit Cards
- Wire Transfers
- Swipe-N-Save
- Quick Change Coin Machine

Insurance Services

- Credit Life and Disability Insurance
- Vehicle GAP Insurance
- Extended Warranties

Other Services & Products

- Bulletin Board
- Canadian Exchange
- Cashiers Checks
- Free Notary Services
- Money Orders
- NADA Auto (Book Value)
- Safe Deposit Boxes
- U.S. Postage Stamps
- Discount Movie and Carwash Tickets
- Visa Gift Cards
- Debit Card Prewards
- Visa Scorecard Rewards
- Moneypass/CoOp/STAR ATM Network



Main Office
1430 South Broadway
Lobby Hours: 8:00 a.m.—5:30 pm

Drive-Up Hours
Monday-Friday: 7:30 a.m.—6:00 p.m.
Saturday: 8:00 a.m.—1:00 p.m.

