From the CEO’s Desk

February is annual meeting time. Join us on Saturday February 16, 2019 at 10:30 am at the Stetsonville Centennial Hall for our annual meeting. Again, this year we will have a product fair, we are going to highlight our new mobile app and Remote Deposit Capture features.

2018 was a successful year. We were able to expand our products and services and give back to our members through our “BIG 3” Premier program. 2019 is starting off with adding a mobile app with remote deposit capture which our members have been asking for. We continue to listen to our members to provide the best products and services to better serve them.

Peoples Choice Credit Union - “People Serving People”

February Casual for a Cause

In February our employees are going casual for the cause of Children’s Miracle Network. We will also be selling stuffed animals in our lobby to support the Children’s Miracle Network. They will be $10 to sponsor for a child or $15 to take one home. And do not forget our bake sale on Thursday, February 14 from 8:00 am until we run out. All proceeds will be going to support this worthwhile cause.

Financial Tip of the Week

Start with small debts to help conquer the big ones

Paying off the little debts can give you the confidence to tackle the larger ones.

Product of the Month

Tiered Money Markets

$500 – $25,000 = 0.89% APY
$25,001 – $100,000 = 1.29% APY
$100,001 – and up = 1.69% APY

*Subject to Member Eligibility. Rate subject to change. APY=Annual Percentage Yield. Limit 6 withdrawals per month. Ask for additional details at any branch.
Wishing for more than a “stay-cation”?
Make an appointment with a Loan Officer today to make your vacation dreams a reality.

12 Week Travel Savings Plan

<table>
<thead>
<tr>
<th>Week</th>
<th>$</th>
<th>Week</th>
<th>$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Week 1</td>
<td>50</td>
<td>Week 7</td>
<td>20</td>
</tr>
<tr>
<td>Week 2</td>
<td>25</td>
<td>Week 8</td>
<td>50</td>
</tr>
<tr>
<td>Week 3</td>
<td>60</td>
<td>Week 9</td>
<td>40</td>
</tr>
<tr>
<td>Week 4</td>
<td>50</td>
<td>Week 10</td>
<td>50</td>
</tr>
<tr>
<td>Week 5</td>
<td>20</td>
<td>Week 11</td>
<td>20</td>
</tr>
<tr>
<td>Week 6</td>
<td>75</td>
<td>Week 12</td>
<td>40</td>
</tr>
</tbody>
</table>
Total $500.00

Meet Elizabeth “Liz” Schmitt
February’s Featured Employee

Liz has been a Member Service Representative with Peoples Choice Credit Union for two years. She can most often times be found at our Gilman branch.

What is your favorite thing about working at Peoples Choice Credit Union?

“We have such an awesome group of members, I love helping them with their daily needs.”

February Upcoming Events

February 1, 2019 = Children’s Miracle Network Share-A-Bear Fundraiser Begins
February 14, 2019 = Children’s Miracle Network Bake Sale
February 16, 2019 = Peoples Choice Credit Union Annual Meeting
February 18, 2019 = Presidents Day - Closed for Employee Training

Lenders Last Word

Items Needed for Mortgage Pre-Approval
- Paystubs (30 Days)
- 2 Most recent bank statements from all checking and savings accounts
- Last 2 years of federal tax returns and W-2’s
- Most recent 401(k) or retirement account statement

Additional items needed if they apply: Social Security/Disability Income Award Letter, Child Support Documentation, Bankruptcy discharge paperwork, Foreclosure Documents showing deed transfer, and/or Divorce Decree. For any questions feel free to contact the Loan Department at 715-748-5303. NMLS #1614283