



## 74th Annual Meeting Thursday, April 29, 2010 at 5:30 p.m.

### A Meeting With a Difference

### Great Loan Rates as low as:

- New & Used Autos
- 3.99% A.P.R. up to 36 months
- 4.74% A.P.R. up to 60 months
- 4.99% A.P.R. up to 72 months
- Home Equity - 5.99% A.P.R.
- Line of Credit - 10.2% A.P.R.
- Boat - 5.74% A.P.R.
- Camper - 5.74% A.P.R.
- Motor Home - 5.74% A.P.R.
- Motorcycle - 5.74% A.P.R.
- ATV - 5.74% A.P.R.
- Personal Watercraft - 5.74% A.P.R.

Annual Percentage Rate subject to credit worthiness and length of term.

When was the last time you attended the credit union's annual meeting? We invite every member to attend our/your annual meeting. Why? Because all members are equal owners of the credit union, whether their deposits amount to \$50 or \$500,000.

The annual meeting is an essential part of the credit union movement's democratic structure. Indeed, you'd have to be a stockholder or large commercial customer to attend such a meeting at a bank or other type of financial institution.

Prestige Community Credit Union's annual meeting is democracy in action. It's an occasion for management and elected officials to report to you, our owners.

You'll learn more about the credit union's financial position, products and services, current business issues, and future goals. You'll be able to meet face to face the people, professionals and volunteers who run your credit union.

How is the credit union different from other financial institutions? Is the credit union launching new products or services? Is the organization facing special challenges? Find out at the annual meeting. There's no better time to evaluate the financial condition of your credit union and to learn more about how you and fellow members save and borrow together.

When members actively participate and share ideas, the entire credit union benefits. Without member input, credit union leaders could only guess what owners like you want from their financial institution.

And when you attend the Prestige Community Credit Union's annual meeting, chances are you'll leave with a better understanding of its purpose and goals, and be better prepared to face today's many financial challenges.

We invite you to attend this year's meeting held in our lobby, **15203 Knoll Trl. #101 Dallas, TX 75248**. We will provide food and beverages at this fun and informal event. And, we will have some wonderful door prizes to be given away!

\*Member must be present to win door prizes.

### Upcoming Fee Changes

Beginning April 15, 2010, the following fees will be effective:

Domestic Wire	\$18.00
International Wire	\$35.00
Money Orders	\$2.00
Notary Fee (per item)	\$5.00
Account to Account Transfers (accounts outside of credit union only)	\$5.00
Non-Relationship Fee	\$10.00
Check Cashing	1%*

\* Of cash received on non-compensating balances





Has the economy hit you hard? If you took it on the chin, we can help you roll with the punches.

Whether it's refinancing a home or car loan, or converting to a better credit card, we can help take the bruises out of the recession. Call one of our loan officers at 972-715-4444 or visit prestigecu.org to apply today.

Also, to assist you with all your financial needs and concerns, we are offering a financial education and counseling program free to our members. Call an Accel financial counselor toll-free at 1-877-33ACCEL (332-2235) or visit them on the web at www.accelservices.org



### Kids Save at the Credit Union - April is Youth Month

The first step to teaching kids about lifetime money management is opening a Little Piggy savings account. Our youth program helps kids become self-assured savers and responsible borrowers.

We make saving money fun, while showing the power of savings to help youth reach their goals. Not to mention our great rates!

Don't wait. Help your children open an account and encourage them to add to it each week or month. Open one in April and receive a free Piggy Bank and free prizes everytime you make a deposit. Plus, they'll receive our quarterly kids newsletter and have access to our educational kids website wich is linked to our home page at prestigecu.org. We also have a coloring contest with a \$50 prize being awarded at the Annual Meeting. Coloring sheets are available in the branch or on our website. Entries must be received by April 29, 2010.

Come see us today or visit prestigecu.org to apply online and start your kids on the road to confident money management.

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LIVE SUCCESSFULLY

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