



## Funds Availability

Our Funds Availability policy will be changing effective March 1, 2010. To view the new policy please visit [prestigecu.org/fundsavailable.htm](http://prestigecu.org/fundsavailable.htm)

## 2010 Annual Meeting

We will be holding our 74th Annual Meeting on Thursday, April 29, 2010 at our office, 15203 Knoll Trail Dallas, Texas 75248. We have had an exciting year of changes to discuss along with presenting the credit union's financial and service highlights. Watch next months newsletter for more details.

## Have you been "Wowed"?

If you have received exceptional service for anything at Prestige Community Credit Union, we want to hear your story. Send us an email about what happened and who helped you. Send the story to [info@prestigecu.org](mailto:info@prestigecu.org). One lucky person will receive a \$50 gas card for sharing their experience.

## Upcoming Holiday

We will be closed on Monday, February 15, 2010 for President's Day.

## Ten Rules for Successful Money Management

Always remember that the most important factor in using money wisely is not how much money you make...but how you use it! Here are 10 rules that can help you achieve financial success.

1. Arrange a family system for handling money and make certain that everyone in the family is involved and understands it.
2. Make a spending plan suited to your own income and needs. Don't try to follow others – a spending plan is a personal system to help you and your family.
3. Decide on your family's most important goals. Spend your money on things that will care for your family's welfare and happiness. Take a minute to decide how important it really is to you and your family before you make the final purchase.
4. Plan ahead for the entire year. A financial picture of your entire year will be a great guide and can help to meet your family's financial goals.
5. Include all of your income and expenses. It's usually easy for families to determine their income, but getting a grasp on expenses can be more challenging. Keeping receipts will help you track what you spend more accurately.
6. Make the entire family aware of the plan. If every family member understands the family goals, they will work harder to accomplish them.
7. Pay yourself first by trying to save 10% of your income. If you can't afford 10%, start with a smaller amount. Treat savings as a monthly bill.
8. Stick to your plan, but don't be afraid to alter your program if you think it needs improvement. Never give up! Be determined and succeed.
9. Review your plan once a month.
10. Hold family meetings to review the progress together.

Need help getting started? As a member of Prestige Community Credit Union, you can take advantage of our Accel program, a free financial education and counseling program. Accel counselors are available Monday through Thursday 8 a.m. to 10 p.m. (EST), Friday 8 a.m. to 7 p.m. and Saturday from 9 a.m. to 1 p.m. To use this new service, simply call 1-877-33ACCEL (332-2235) or visit them on the web at [www.accelservices.org](http://www.accelservices.org)





# CREDIT UNION SERVICE CENTERS®

Visit

[prestigecu.org/sharedbranches.htm](http://prestigecu.org/sharedbranches.htm)

or

[cuswirl.com/search](http://cuswirl.com/search)

to find locations near you.

## Over 6,000 branches for your convenience

We realize that our main financial center may not be conveniently located for all our members. That is why we participate in the CU Service Centers Shared Branching Network. This network allows you to conduct your financial business just as you would at our main branch at any one of over 6,000 locations that might be more convenient for you.

You can enter any shared service center and conduct a range of transaction services, such as: check cashing, deposits, withdrawals, loan payments, transfers between accounts, purchase Money Orders, Travelers Checks, Official Checks, obtain cash advances and balance inquiries. Services and hours vary by location. Contact the shared branch directly to ensure the time and services available.

To take advantage of this service, you only need to bring your account number & photo identification.



## Tell A Friend... & get up to \$150 each!

If you're happy with the service you receive at Prestige Community Credit Union, consider the rewards of making a referral. We'll make it worth your while by giving you and your friend **\$75** each if they open an Ultra Free Checking account with Direct Deposit & Free Bill Pay. Even better, if your friend gets a loan with us, you each get another **\$75!** That's right, up to **\$150** for each of you! Simply visit [prestigecu.org](http://prestigecu.org) to print & complete the referral form and return it to our office. You can also log on to [prestigecu.org/accountapplications.htm](http://prestigecu.org/accountapplications.htm) and complete our online application. Enter promo code REFERRAL when prompted. Ask a Member Service Representative or visit [prestigecu.org](http://prestigecu.org) for complete details.

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LIVE SUCCESSFULLY

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