



Welcome

We would like to welcome the employees of Palm Harbor Homes and Pay Choice to the credit union!

Merchant Services

Do you have your own business and need the ability to accept different forms of payment? Prestige has partnered with EMG, one of the top payment processing service providers in the country. They offer cost effective electronic payment solutions including:

- Credit Card Services
- Debit Card Services
- Check Protection Systems
- Gift Card Programs

If you need any of these services to enhance your business capabilities contact Member Services today at 972-715-4444.

Confidential Review

For a confidential review of your 401k or mutual funds, call Prestige's Investment Consultant, Gene Flusche CFA at (972) 715-4444. Offering General Securities through SWS Financial Services, Inc. 1201 Elm St. Suite 3500 Dallas TX 75270-2180. Member FINRA/SIPC. Not FDIC Insured-No bank guarantee-May lose value.



We do business in accordance with the Federal Fair Housing Law and the Equal Opportunity Act.

Regaining Your Lost Home Equity

Six trillion dollars. Most of us have difficulty wrapping our brains around such a figure. That's roughly how much U.S. homeowners lost in home value—\$5.9 trillion, to be exact—from March 2006, when the housing market peaked, through November 2009, according to Zillow.com.

When seeking ways to recover lost home equity, consider these questions:

- What's my best move? That depends. If you'll stay in your house for many more years, you have time for it to regain value. If you plan to move soon and need to sell, you'd need to act sooner to boost your home's value, and thus your equity.
- Should I do home improvements? If you need to sell, doing minor fix-ups can enhance your home's appeal and value, and hence your equity, without costing a lot of money.
- Is it smart to do major renovations? Doing major remodeling just to boost your house's value usually doesn't pay. Renovation projects don't earn a dollar-for-dollar return in increased home value.
- Could I refinance? Mortgage rates are at historic lows. You may be able to refinance to a fixed-rate mortgage at a lower rate. Talk to your credit union lender.
- Should I pay off my mortgage faster? If you do, you'll build equity faster and pay less total interest over the life of the loan. You might refinance from a 30-year to a 15-year mortgage. Or keep the longer-term mortgage and pay extra when you can.
- Is there a better use for my money? Financial planners urge homeowners to look at the big picture. Putting extra money into your mortgage won't build your wealth over time. Instead, you could put that extra amount toward paying off high-interest debt, contributing to your 401(k) to get the employer match, or investing conservatively.

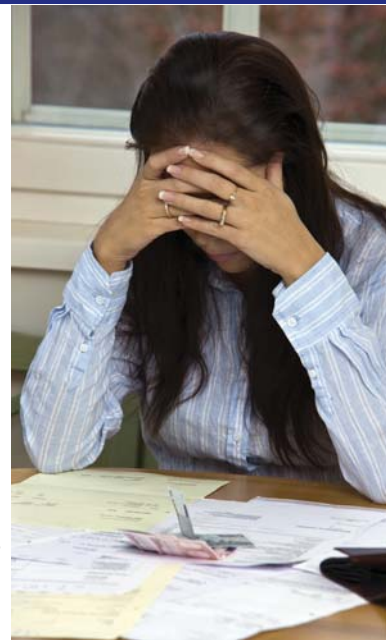
A loan officer or a financial planner at Prestige Community Credit Union can help you sort out your options. Call 972-715-4444 or stop in today.

Choosing a Credit Counselor

Living paycheck to paycheck? Worried about debt collectors? Can't seem to develop a workable budget let alone save money for retirement? If this sounds familiar, you may want to consider the services of a credit counselor. If you have shopped around for a credit counselor, you may have found that they aren't all the same. They vary in the services they offer and the fees that they charge. Some credit counseling agencies have even been cited for ripping off consumers.

That is why Prestige Community Credit Union has partnered with the Accel program, a free financial education and counseling program that is now available to you as a member benefit. Look no further than Prestige Community Credit Union. We've done the homework for you.

Need a credit counselor? Call an Accel counselor 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



Rates As Low As

5.99% A.P.R.*

*Annual Percentage Rate



No Closing Costs!

Home Equity Makes it Happen

If you've been dreaming of fixing up your house, you can make it a reality with a home equity loan or home improvement loan. By using the equity in your home, you can:

- * Pay for a college education
- * Repair or make improvements to your house
- * Buy an automobile
- * Re-finance your house
- * Pay for medical expenses, emergencies, or big-ticket items

And remember, home equity loans usually are tax deductible. Ask a tax adviser if you qualify.

Contact one of our experienced loan officers today at 972-715-4444 or visit prestigecu.org

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