



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	\$5.00
Non-Relationship Fee	\$10.00
Check Cashing	1%*

* Of cash received on non-compensating balances

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.

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.

Teach Your Children Financial Independence

Grade: F

That's the average report card 12th graders earned for financial literacy. What our children don't know is shocking. For example, only 27% understand that interest/dividends on savings accounts may be taxable. Only 40% realize they could lose their health insurance if their parents become unemployed.*

Achieving economic prosperity is difficult. It's especially hard for young people who've never learned how to manage money. Your credit union is ideally positioned to respond to financial illiteracy because we believe in the power of education. We're here to help you launch the youth in your life toward financial independence.

Join. As a start, open a "Little Piggy" savings account for each child in your family at the credit union. As soon as your children can write, have them fill out deposit and withdrawal slips. Encourage them to use our youth website, Googolplex for students. Guide teenagers through using a debit card and balancing a checkbook.

Share. Include your children in your household finance discussions. Show them how you budget income and expenses. As their skills improve, give them challenges such as finding a better cell-phone plan, calculating the total monthly cost of owning a car, or sticking to a budget with back-to-school or holiday spending. We offer online tools such as Accel or BudgetSmart for budgeting and financial counseling.

Coach. Remind your children to ask for help when they need it. And turn to your credit union when you want help. Our tradition of service and philosophy of self-help make Prestige a natural partner in pursuing financial security.

We're here to help. For more information, contact Member Services at 972-714-4444 or visit www.prestigecu.org.

*2008 Survey of Personal Financial Literacy Among High School Students, The Jump\$tart Coalition® for Personal Financial Literacy.



