



Deposits Online

With Deposits Online there is no need to come in to the credit union to make a deposit. Simply log in to our website, enter your deposit information and put your checks in the mail. The next business day, we will deposit the funds in to your account, granting you access to your money long before we receive your checks in the mail. (Certain restrictions apply. Visit www.prestigecu.org for 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.

Upcoming Holiday

We will be closed on Monday, May 31, 2010 for Memorial Day.

Freeze Out Thieves

Freezing your credit can help protect your reputation as a credit-worthy consumer, but it's likely to cost you both time and money.

Most lenders review applications for credit by obtaining a credit report from one of the three major credit reporting bureaus:

- Experian, experian.com, 888-397-3742
- Equifax, equifax.com, 800-685-1111
- TransUnion, transunion.com, 800-888-4213

A credit freeze, sometimes called a "security freeze," blocks the credit bureaus from releasing a credit report, which helps prevent identity thieves from misusing your personal information to gain access to new forms of credit issued in your name. You must block each credit report separately.

If you want to obtain a new credit card or loan, you must temporarily or permanently remove the credit freeze.

Credit freeze legislation was passed on a state-by-state basis, with state fees for placing or lifting a freeze with each credit bureau ranging from free to \$10.00. Some states lower or waive fees for identity theft victims.

In states that lack credit freeze rules, consumers can use voluntary programs from the three credit bureaus. Each charges \$10 for placing or lifting a freeze.

Check the rules and fees for getting a credit freeze in your state by visiting consumersunion.org. Click on the "Money" tab and select "Financial Privacy Now." Look for the "Security Freeze" section and click on "State Security Freeze Laws."

Weigh the costs of getting a credit freeze against the benefits for your situation. You already have other options that can help protect your credit:

- Place a "fraud alert" on your credit report to tell businesses you have concerns about identity theft. Visit the Federal Trade Commission (FTC) Web site, ftc.gov, for more information.
- Opt out of "preapproved" offers from credit card and insurance companies to prevent ID thieves from intercepting these mailings. To opt out, call 888-567-8688 toll-free or visit optoutprescreen.com.
- Protect personal information. Keep personal records in a secure location, never share sensitive information with callers or via e-mail, and cross-cut or shred discarded documents.
- Monitor your credit report and financial accounts to spot potential fraud.



Think It Forward: Save Money on Your New Car

Ready to move ahead on purchasing your new car? Think it forward and save money. Before you visit the dealer, talk to one of our loan officers at Prestige Community Credit Union about financing options.

Arranging your financing in advance is like having the money in your pocket when you go car shopping. It gives you the upper hand when you start negotiating price. As a member you reap the benefits of the lower rates that Prestige Community Credit Union offers.

There's more: Forward thinking your financing takes the pressure off when dealers offer you their special low-rate financing (based on a higher sticker price). Be ready for that. Car dealers might offer you a rebate. Prepare yourself by doing the math. You can find auto loan rebate comparison calculators online, or try this calculator from our Home & Family Finance Resource Center: http://hffo.cuna.org/30982/article/36/html#jump_301

Often you'll find it's best to:

- Use the financing you prearranged with your credit union.
- Take the rebate.
- Negotiate a lower sticker price.
- Use the rebate as part of your down payment.

Using the rebate as part of your down payment reduces the total amount of the loan. You'll pay less in finance charges and have a smaller monthly payment.

Too late? If you've already been to the dealership, and you didn't arrange your financing in advance, ask a Prestige Community Credit Union loan officer about refinancing. It's almost always your best deal.

Car Shopping?

Rates as low as
3.39% A.P.R.*



We can save you a bundle!

Call us today at 972-715-4444 or visit prestigecu.org to apply online.

*Annual Percentage Rate with approved credit. Rate is for up to 24 months and includes 0.25% discount for automatic payment. Rates as low as 3.99% for up to 48 months, 4.39% for up to 60 months and 4.99% for up to 72 months. Rates as of 4/23/10 and are subject to change at the discretion of the Board of Directors.

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LIVE SUCCESSFULLY

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