



## Holiday Loan Special

Rates as low as  
**6.99% A.P.R.\***

Apply Online at [www.prestigecu.org](http://www.prestigecu.org)  
or call 972-715-4444 to speak to one  
of our friendly loan officers.

\*Annual Percentage Rate valid through  
1/31/11. Rate based on credit worthiness. Up  
to \$3,000.00 for 12 month terms.

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page or search Prestige Community  
Credit Union from your Facebook  
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Like on our Page.

## Notice

Effective February 1, 2011: An  
existing loan with Prestige, that is  
refinanced by the credit union will  
be assessed a \$100.00 fee.

## Upcoming Holiday Schedule

We will close on the following:  
December 24th & 25th - Christmas  
January 1st - New Year's Day  
January 17th - MLK Day  
February 21st - Presidents Day

## Five Things To Do in January

It's no surprise that January is a big month for making resolutions. And if you've been making resolutions for a while, you know how many of them fall by the wayside before February.

These suggested resolutions are different in two ways—they're in the 'set and forget' category, and they can make your life so much easier that you're likely to keep them:

- \* Set up direct deposit. Once you arrange to receive regular payments like your paycheck or Social Security and pension checks with direct deposit, you'll never have to worry about making timely deposits again. You'll know that your deposit is in your account exactly when you expect it to be.
- \* Set up automated transfers to savings to pay yourself first. The next smart step, after direct deposit, is to get funds into savings right away so they can begin earning dividends from the get-go.
- \* Automate your mortgage payment with Prestige Bill Pay for free. Even with the typical grace period that most mortgage lenders allow, it's always a good move to take care of that big monthly payment. Again, you'll never have to worry about making the payment on time.
- \* Automate minimum credit card payment or payments with Prestige Bill Pay for free. The penalty for a late credit card payment is not pretty. Set up an automated payment to cover at least the minimum due on all your credit cards; you always can pay additional amounts so you retire those debts as soon as you can. Set payments a few days before the due dates to protect your credit score.
- \* Arrange to have any overdrafts automatically covered from your savings account. Even if an overdraft is rare in your household, it can happen to the best money managers. Make sure you can cover any inadvertent overdraft with a direct transfer from your savings account and there's another worry you'll never have again. We also offer an Overdraft Line of Credit as another way to protect you from overdrafts.

If you've already managed these resolutions, think of one or two more that could help you get on and stay on the straight and narrow financially. For example, you might want to set up a low balance alert or a payment due alert from Prestige Community Credit Union's online banking system. Visit [www.prestigecu.org](http://www.prestigecu.org) or call a Member Services representative at 972-715-4444 for more information.



## 2011 Board of Directors Nominations

Three current members of the Board of Directors terms are expiring at the Annual Meeting in April 2011. The following people have been nominated for election to the Board:

James Fuller • Larry Hall • Kimberly Rotto

Any member of the credit union who has the qualifications and willingness to serve can apply to be on the ballot. A Director Application and Agreement to Serve can be obtained from the credit union, along with a copy of an official petition requiring the signatures of 55 eligible members. Contact Sammy Shanafelt, for copies. The petition and signed application must be filed by February 1, 2011 to be considered by the nomination committee for inclusion on the ballot. There will be no nominations from the floor at the Annual Meeting.

## Need a better credit card?

### Apply today for a Prestige Community Credit Union Credit Card

- 0.00% A.P.R. for 6 months\*
- Rates as low as 8.20% A.P.R.\* (after introductory period)
- No Annual Fee
- 25 Day Grace Period
- High Credit Limits
- No balance transfer fees

\* Annual Percentage Rate. Based upon approved credit. See loan officer for details

*'Tis the Season to Be Saving*



Do credit card bills from the holidays leave you overwhelmed? We can help.

Determine what you spent last year and add a portion of that to your account each month. Or, have an amount deducted directly from your paycheck.

A credit union Holiday Club account preserves the joy of the holidays by eliminating the financial stress of the season. Instead of charging everything at the last minute, save in advance for holiday spending.

Avoid a credit card hang-over this holiday season. Come see us today to set up a Holiday Club account.



Call a Prestige loan officer at 972-715-4444 or complete our online application at [www.prestigecu.org/loanapplications.htm](http://www.prestigecu.org/loanapplications.htm) today!

Additional Prestige Community Credit Union Platinum MasterCard® benefits include:

- Travel Accident Insurance up to \$1 Million
- Satisfaction Guarantee Coverage
- Auto Rental Collision Damage Waiver
- Zero Fraud Liability and Around the Clock Fraud Protection
- Secure Online Access to Your Account

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