

Pocahy Family Newsline



Dividend Rates

Share Savings	
APR	<u>0.15%</u>
APY	<u>0.15%</u>
IRA Savings	
APR	<u>0.25%</u>
APY	<u>0.25%</u>
Scottie Savers	
APR	<u>0.15%</u>
APY	<u>0.15%</u>

Check with the credit union for further information about Annual Percentage Yield (APY), Annual Percentage Rate (APR), Fees, and terms applicable to the advertised accounts.

Loan Rates

Auto	
<i>as low as</i>	<u>3.39% APR</u>
Overdraft Protection	<u>18.0 % APR</u>
Revolving Acct.	variable <u>14.5% APR</u>
Share Secured	<i>as low as</i> <u>3.15% APR</u>
Real Estate (1st)	<i>as low as</i> <u>5.85% APR</u>
Real Estate (2nd)	<i>as low as</i> <u>8.10% APR</u>
Real Estate LOC	variable <u>6.90% APR</u>
Signature	<i>as low as</i> <u>6.99% APR</u>
	OAC

Interest Rates assume member has a Checking Account plus one other service with Pocahy Family Credit Union.



Holiday Closures

October 10	Columbus Day
November 11	Veteran's Day
November 24	Thanksgiving
November 25	Limited Hours
December 23	Limited Hours
December 26	Christmas (Obs.)
January 2	New Year's (Obs.)



Community Corner

Our thoughts & prayers are with the families of:

Alma E. Rush
Cecil A. Lish
Timothy Swenson
Dwain A. Kinghorn
Lonny R. Amen
Robert Butterfield Jr.
Norman S. Kerbs
Tana J. Davis-Anderson
Richard A. Lee
Scott A. Campbell
Thomas M. Thomas
Viona Bennett
Clifford L. Gould

Who have gone to their heavenly home.

Your prayers and wishes for a speedy recovery are requested for:

Craig & Jaylynn Kennedy
Tom Bassett
Brenda Johnson
Nancy Armstrong

International Credit Union Day 2011

International Credit Union Day celebrates the common roots of 186 million credit union members in 97 countries. The credit union movement has come a long way since the first financial cooperative was established in Germany just 163 years ago. As we observe past achievements and look forward to the accomplishments to come, we invite you to join us in celebrating ICU Day on October 20, 2011.

We will have cookies and free gifts (while supplies last) to show our appreciation for YOU, the members of the Credit Union. Be sure to stop in and commemorate the credit union movement.



Congratulations to our "Scottie Savers" Winners:

Spike Adams
Ben Potter
Joseph McCarroll
Dallas Adams
Adalyce Wilkins
Abbey Wilkins



Banks are adding new fees! Pocahy Family Credit Union is NOT!

You may have heard on the news recently that many banks are adding new fees to their checking accounts and debit cards, and requiring certain minimums to avoid fees. The financial industry has seen this before, and once again banks are looking to increase profits for shareholders. You may have also heard about the Bank Transfer Day Movement, encouraging people to close their accounts at big banks and move to a credit union by November 5th.

Pocahy Family Credit Union continues to offer FREE Checking accounts with no monthly fees or account maintenance charges. We also include unlimited check writing, free online account access, free unlimited online billpay, and free monthly paper or electronic statements. And don't forget free Visa debit cards*!

Now is a great time to move your checking account to your credit union. Stop by one of our offices to speak with a member service representative to learn how easy it is to transfer your account.

*Account approval required

EXPANDED SURCHARGE-FREE ATM NETWORK

We are pleased to announce that all Pocahy Family CU Debit Cards now include access to the CO-OP Network. This provides expanded access to a nationwide network of over 28,000 fee-free ATMs. Select locations also allow you to make deposits at the ATM, which are credited directly to your account.

Finding CO-OP locations nearby is easy! Visit the Pocahy Family website and find the ATM Locator under the ABOUT US tab. There is also a locator app available for iPhone users.

We hope that you enjoy the convenience and savings that the CO-OP network provides!



Telephone Account Access System Update

As some of you have undoubtedly noticed, our automated telephone account system has not been functioning. A recent power spike damaged the equipment, and due to it's age we have had trouble finding suitable replacement parts. We are working on a new solution, and appreciate your patience.

Contact Us

Main Office
4921 S. 5th Avenue
PO Box 4205
Pocatello, ID 83205
208-233-4304

Branch Office
511 W. Maple
Pocatello, ID 83205
208-234-2444



www.pocahyfamily.org
e-mail: staff@pocahyfamily.org

HOLIDAY LOANS



The holidays are quickly approaching!

Our special loan rates continue, with auto loans starting at 3.39% APR, and signature loans starting at 6.99% APR.

Contact a Loan Officer for more details or to apply.

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency