

The BLUE ZONE

Spring 2009

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Service Your Way

**Visit us:
8:30 a.m. - 3 p.m.,
Monday to Friday**

**Office Phone:
312-653-6371**

**Member Audio Response System (MARS)
312-653-4890**

**Online:
www.planites.org**

01979.0209

Annual Meeting Report – Strong Results

On Feb. 26, some 60 people attended the 54th Annual Meeting of Planites Credit Union (PCU). PCU leadership shared that 2008 was one of the strongest years in the Credit Union's history, despite difficult financial markets.

PCU experienced asset and share growth of 19% and 20%, respectively, and close to 7% loan growth, a performance that exceeded industry peers.



Also, with approximately \$16.04 million in assets and 16.6% capital, including over \$2.6 million in equity and reserves, PCU is well positioned to meet future economic challenges.

Chairman of the Board Jim Burda thanked members for their ongoing support and loyalty and expressed excitement about making 2009 even more successful.

Auto Loan 'Stimulus Package' Just for You

Race on in to Planites Credit Union where we are offering auto rates as low as 5.50% APR* along with free gas**.

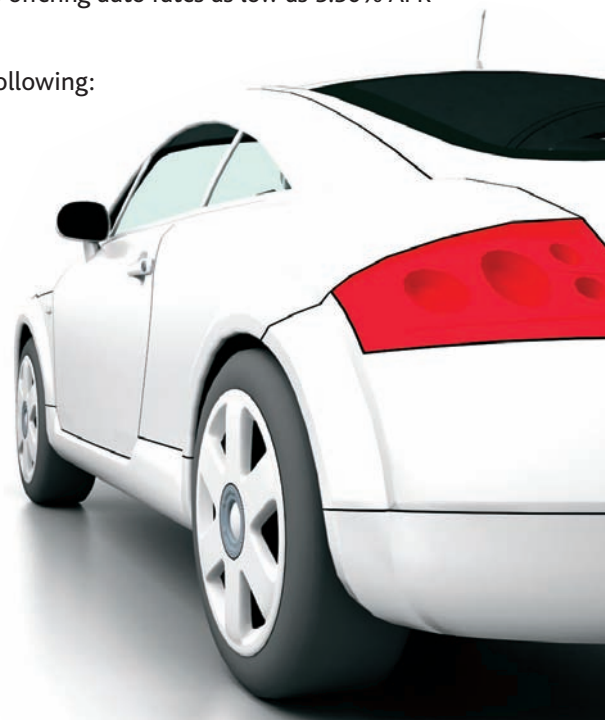
This exciting "stimulus package" features the following:

- Loans for new and used autos
- 100% financing of the retail value
- A \$50 gas card if you finance with us
- GAP insurance and extended warranty coverages

For more information, stop by, contact us at **312-653-6371** or visit our web site at **www.planites.org**.

** Annual Percentage Rate (APR). Rate determined by creditworthiness and term of loan. Terms and conditions subject to change. Financing available to 100% of the Red Book's retail value. Rates effective as of April 1, 2009.*

***Gas cards available while supplies last.*





Retiring? PCU Still A Great Place For Your Money

If you are a PCU member, we want you as a member for life. When you retire, PCU still offers you the same low rates and outstanding service you have come to expect over the years.

Since your financial needs change as you make this transition, we are here to provide you with sensible and convenient options for making the most of the money that you have spent a lifetime saving.

Another important consideration: share accounts in federally insured credit unions, including Planites, are insured up to \$250,000 and guaranteed by the United States government.

The Rate Corner

Share Accounts	Rate	Yield
Regular Savings	1.00%	1.00%
Christmas Club	1.00%	1.00%
Vacation Club	1.00%	1.00%
Investment Certificates - CD		
\$500 Minimum - 90 Days	1.43%	1.44%
\$500 Minimum - 180 Days	1.74%	1.75%
\$500 Minimum - 1 Year	2.23%	2.25%
\$500 Minimum - 2 Years	2.33%	2.35%
\$25,000 Minimum - 90 Day Jumbo	1.53%	1.54%
\$25,000 Minimum - 180 Day Jumbo	1.74%	1.75%
\$25,000 Minimum - 1 Year Jumbo	2.23%	2.25%
\$25,000 Minimum - 2 Year Jumbo	2.33%	2.35%
Individual Retirement Accounts - IRA		
\$500 Minimum - 90 Days	1.43%	1.44%
\$500 Minimum - 1 Year	2.23%	2.25%
\$500 Minimum - 2 Years	2.33%	2.35%
90 Day Jumbo (>\$25,000)	1.43%	1.44%
1 Year Jumbo (>\$25,000)	2.23%	2.25%
2 Year Jumbo (>\$25,000)	2.33%	2.35%
Loan Rates		
Share Secured - 100%	5.00%	
Unsecured Signature Loan <small>AS LOW AS</small>	10.65%	
Visa Loan <small>AS LOW AS</small>	8.25%	
New and Used Vehicles* <small>AS LOW AS</small>	5.50%	

* (Based on Red Book Retail Value and Down Payment)

Rates and terms subject to change. Rates effective as of April 1, 2009.

Holiday Closings:
Memorial Day, May 25, 2009

Staff Members

Christine Biasi
Mario Rocha
Jennifer Rose

Danny Valkanos
Rosael Sanchez
Angie Dandurand



Holiday and Vacation Savings Clubs Offer 1.00% Interest

It's not too late to start saving for the holidays. Plan ahead this year and start your Holiday Club Account. Also, make your vacation dreams a reality by starting a Vacation Club Account. Both of these savings clubs offer 1.00% APR/APY* and payroll deduction. For more information, call PCU at **312-653-6371** or stop by today.

*APR (annual percentage rate), APY (annual percentage yield). Rates and terms subject to change at any time. Rates effective April 1, 2009.

Feel Safe Investing Your Bonus or Retirement Funds – Plus Competitive Rates

Looking for a place to put your hard-earned bonus money? Retiring and looking for conservative investment options? PCU is offering very competitive rates with a minimum opening balance of only \$500.

