

The BLUE ZONE

Winter 2012

> In This Issue

Now Offering FHA Mortgage Loans and HARP Refinancing

Planites Member Feedback

Transfer Your High-Rate Credit Card Balance and Save

Competitor Rate Summary

Planites Annual Members Meeting

Plan Ahead with Holiday Club Accounts

The Rate Corner

Service Your Way

Visit us:

8:30 a.m. - 4 p.m. (CT)

7:30 a.m. - 3 p.m. (MT)

Monday to Friday

Office Phone:

312-653-6371

Member Audio Response System (MARS)

312-653-4890

Online:

planites.org



03048.1211

Now Offering FHA Mortgage Loans and HARP Refinancing

Planites Credit Union (PCU) is pleased to announce we have expanded our mortgage program and now offer Federal Housing Administration (FHA) loans and refinances. With FHA loans, you can purchase a home with as little as 3% down.

Also, PCU has access to the FHA's Home Affordable Refinance Program (HARP), which assists home owners in refinancing their mortgages, **even if their homes have decreased in value.**

Give us a call at 312-653-3550 to see if you qualify.



PCU's Mortgage Program – Planites Member Feedback

I have been a PCU member since 1977 when I bought my first new car. Since then, I have purchased several cars and a fishing boat with PCU's support. Most recently, the Credit Union helped me become the co-owner of a small lake house. The mortgage team was there from the get-go, helping me each step of the way, answering questions and setting up the appraisal and closing. Thanks to PCU for providing my family (my two sons are also members) and me with great service.

– Margaret Bartkowiak, Chicago Headquarters

We belong to you!

Transfer Your High-Rate Credit Card Balance and Save

PCU has a great alternative to credit cards with high interest rates. Consider transferring your high-rate card balances to PCU's Visa Platinum Card. Benefits include the following:

- No balance transfer fees
- No annual fees
- No cash advance fees
- Fixed rate as low as 8.25% annual percentage rate (APR)*

Learn more at 312-653-6371.

*Rates are determined by credit worthiness. Rates effective as of Jan. 1, 2012. Terms and conditions subject to change.

Competitor Rate Summary

Institution	Savings Account (APY*)	12-Month CD (APY*)
Bank of America	0.05%	0.10%
CEFCU	0.20%	0.50%
Chase Bank	0.01%	0.20%
Credit Union 1	0.25%	0.75%
Fifth Third Bank	0.05%	0.15%
First Northern Bank	0.20%	0.35%
Harris Bank	0.01%	0.35%
Planites Credit Union	0.35%	0.75%
PNC Bank	0.01%	0.25%
Town & Country Bank	0.11%	0.51%

*APY (Annual Percentage Yield)

Rates as of Dec. 15, 2011, provided by RateWatch

The Rate Corner

Share Accounts	APR*	APY**
Regular Savings	0.35%	0.35%
Christmas Club	0.35%	0.35%
Vacation Club	0.35%	0.35%
Certificates & IRAs		
\$500 Minimum - 90 Days	0.35%	0.35%
\$500 Minimum - 180 Days†	0.45%	0.45%
\$500 Minimum - 1 Year	0.74%	0.75%
\$500 Minimum - 15 month	0.74%	0.75%
\$500 Minimum - 2 Years	0.74%	0.75%
\$25,000 Minimum - 90 Days (Jumbo)	0.35%	0.35%
\$25,000 Minimum - 180 Days† (Jumbo)	0.45%	0.45%
\$25,000 Minimum - 1 Year (Jumbo)	0.74%	0.75%
\$25,000 Minimum - 15 month (Jumbo)	0.74%	0.75%
\$25,000 Minimum - 2 Year (Jumbo)	0.74%	0.75%
Loan Rates		
Share Secured - 100%	3.25%	
Unsecured Signature Loan (AS LOW AS)	10.65%	
Visa Loan (AS LOW AS)	8.25%	
New & Used Vehicles†† (AS LOW AS)	4.00%	
<small>* Annual Percentage Rate (APR) ** Annual Percentage Yield (APY) † 180-day rates not available for IRAs †† Based on Red Book retail value</small>		

Rates and terms subject to change. Rates effective as of Jan. 1, 2012.

Holiday Closing:

Dr. Martin Luther King Jr. Day, Monday, Jan. 16

Staff Members

Christine Biasi	Karina Hernandez
Angie Dandurand	Linda Lawless
Maryann Dunn	Mario Rocha
Sherry Gohston	Danny Valkanos



Planites Annual Members Meeting

If you are a PCU member, you are invited to attend our annual meeting in March. We will communicate the date with you through *Blue News*. The meeting agenda includes the following:

- Election of Planites Board of Directors
- Discussion of 2011 financial results
- Overview of products and services planned for 2012
- Open question-and-answer session with members

PCU will provide refreshments, and attendees can enter a drawing for a chance to win door prizes. No registration is required to attend.

Plan Ahead with Holiday Club Accounts

Start saving for the 2012 holiday season today. With just \$25 each pay period (starting in January), you can save more than \$650, plus interest, in a Holiday Club account by October. For more information, call PCU at **312-653-6371**, or contact your local Credit Union ambassador.