

In This Issue...

1 \$AVE, \$pend and \$hare

1 Penny Helps Kids Save

2 Privacy Policy

For tips on how to save your money at the credit union, visit our Web site and click Googolplex.



PrimeFinancial
CREDIT UNION

A Whole New Way to do Money

www.primefinancialcu.org

Fun news for your future

Mission Statement



Prime Financial Credit Union is dedicated to improving the financial well-being of its members by providing innovative, competitive, and high quality services and products.

\$AVE, \$pend, and \$hare

Do you remember when you saved your money for something really big? Did you put all the money you received or earned toward buying that one big item? Or did you save some and spend some? Here's a simple way to have the money for large things in the future, money for smaller things now, and money to share with others. All it takes is three jars. They can be plastic or glass and don't even have to be the same size. Remember to always keep them in a safe place. When you have a large amount saved, deposit it into your Lil' Savers Account at the credit union. This is the best place to keep your money.



The \$AVE jar

The SAVE jar is for long term savings such as a Wii, which costs about \$250. It also can go towards a car, college, or a house. It may take you a long time to save enough to purchase these things, but if you have a little patience and self-discipline, you'll get them someday!



The \$PEND jar

You can spend money in the SPEND jar on short-term purchases like the latest CD. Maybe you want a new pair of jeans or a new baseball glove. You can buy them right now.



The \$HARE jar

Money enters and exits the SHARE jar very quickly. You can spend the money on charity events like a special sporting activity to raise money for the Girl Scouts. Maybe you'd like to take a friend to the local ice cream shop and buy him/her an ice cream cone. This money is for sharing any way that makes you feel good.



Penny Helps Kids Save

Penny the Prime Piggy, pictured here with Lil' Saver Jacob Ray, helped remind kids how important saving money is. Penny visited several PFCU branches on International Credit Union Day and handed out Piggy banks to help the kids get a good start.

PRIVACY POLICY

Prime Financial Credit Union, your member-owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union.

INFORMATION WE COLLECT ABOUT YOU —

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms
- Information about your transactions with us or our affiliate(s): Central States Mortgage, CU Fleet, Central States Financial Services

We may disclose all of the information we collect, as described above, as permitted by law.

PARTIES WHO RECEIVE INFORMATION FROM US —

We may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as insurance companies, mortgage service companies and securities broker-dealers
- Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, financial statement publishers/printers, plastic card processors, government agencies and mail houses

Prime Financial Credit Union and affiliate(s), Central States Mortgage, CU Fleet, Central States Financial Services, may also work closely to offer products and services to meet member needs. As a result, we may also share your nonpublic personal information with each other as permitted by law.

DISCLOSURE OF INFORMATION TO PARTIES THAT PROVIDE SERVICES TO US —

In order for us to conduct the business of the credit union, we may disclose all of the information we collect, as described above, to other financial institutions with whom we have joint marketing agreements, to other companies that perform marketing services on our behalf, or to nonaffiliated third parties for the purposes of processing and servicing transactions that you request or authorize, so that we may provide members competitive products and services.

We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

DISCLOSURE OF INFORMATION ABOUT FORMER MEMBERS —

If you terminate your membership with Prime Financial Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

HOW WE PROTECT YOUR INFORMATION —

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

WHAT MEMBERS CAN DO TO HELP —

Prime Financial Credit Union is committed to protecting the privacy of members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers; personal identification numbers (PINs) or passwords. Never keep your PIN with your card. The PIN can provide unauthorized access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.

Financial Privacy Opt-Out Notice

If you prefer that Prime Financial Credit Union not disclose information about you to parties that are not affiliated with the Credit Union, you may "opt out" of these disclosures. That is, you may direct us not to make those disclosures. This "opt out" will not apply to disclosures that are permitted by law and will not apply to disclosures to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. If you wish to opt out of disclosures to parties that are not affiliated with the credit union, you may select one of the following methods to exercise this right:

- Call the Credit Union at (414) 486-4500 or Toll Free at (800) 835-9680,
- Stop in at any one of our offices,
- Or, by e-mail at comments@primefcu.org



Holiday Closings

Martin Luther King, Jr. Day

Monday, January 21

Presidents' Day

Monday, February 18

Good Friday

March 21 (noon to 3:00pm)



Lil' Savers PrimeTimes is published quarterly and totally for PFCU Lil' Savers. If you have any articles of interest that you would like to be considered in the newsletter, please mail them to: Editor/Lil' Savers PrimeTimes, 5656 S. Packard Ave. Cudahy WI 53110.

Phone:
414.486.4500

Toll Free:
800.835.9680

Branch Locations

Downtown

1010 N. Water St.
Milwaukee, WI 53202
Fax: 414.271.0217

Auto Banking Center

10605 W. North Ave.
Wauwatosa, WI 53226
Fax: 414.774.4353

Oklahoma Avenue

1923 W. Oklahoma Ave.
Milwaukee, WI 53215
Fax: 414.385.5503

Swan Road

4878 N. Swan Rd. (92nd St.)
Milwaukee, WI 53225
Fax: 414.527.3186

Cudahy

5656 S. Packard Ave.
Cudahy, WI 53110
Fax: 414.486.4510

Two Rivers

1819 Washington Street
Two Rivers, WI 54241
FAX: 920-793-3859

Pewaukee

1611 Silvernail Road
Pewaukee, WI 53072
FAX: 262-547-7583

West Allis

6700 W. Lincoln Avenue
West Allis, WI 53219
FAX: 414-545-7209

Service Centers

Greenfield

6126 W. Layton Ave.

Milwaukee

6402 W. Brown Deer Rd.

Waukesha

1501 E. Sunset Dr.

We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

For branch hours please call or visit our Web site.

Your savings are federally insured for up to \$100,000 and IRAs are insured separately for up to \$250,000 by the National Credit Union Administration, an agency of the U.S. Government.

