



April 09

# PrimeTime

## In This Issue...



Fun news for your future

## Discover the Magic of Saving- You Could WIN \$100.00

We're helping you put "Money Magic" center stage! National Credit Union Youth Week is a great time to learn the "Magic of Saving" and how important it is to have good saving habits. Stop by any Prime Financial Credit Union branch during **National Credit Union Youth Week, April 20-25, 2009**, make a deposit to your PrimeTime Teen Account, and we'll automatically enroll you in the National Youth Savings Challenge. You could win \$100.00\*.

**Hocus-pocus! Watch your money grow!** In 200 words or less, **tell us why saving at your credit union is important to you.** PFCU will deposit **\$20.00\*\*** to the savings account of the winning entry along with the opportunity to have your picture appear in the next PrimeTime Teen newsletter. The credit union's goal is to make saving for your future a positive rewarding experience. We've even designed a website exclusively for you. Googolplex, an interactive website is available at [primefinancialcu.org](http://primefinancialcu.org).

*\*National Youth Savings Challenge Rules are available at any PFCU branch or on our website at [primefinancialcu.org](http://primefinancialcu.org).*

*\*\*Our Judging Committee will select a winning entry from all valid entries. Winner will be notified and \$20.00 deposited to members PFCU savings account on April 30, 2009. Completed entries can be dropped off at any PFCU branch or mailed to: Prime Financial Credit Union, 5656 S. Packard Ave., Cudahy WI 53110, Attn: Marketing Dept. Contest entries will be accepted through April 28th. One entry per member. Winner need not be present to win.*



## Your Debit Card Earns You Awesome STUFF!

That's right! Your debit card has ScoreCard® and you'll earn valuable points for merchandise and travel every time you use it.

To earn the points, always use your pen instead of your PIN and sign for your debit card purchases. You'll:

- Earn valuable ScoreCard® Gift and Travel awards.
- Have the right to dispute card charges.
- Provide another verification tool to combat fraud.

Using your signature is easy! Simply follow these steps:

- When you are asked for your PIN number or prompted to choose credit or debit, choose credit and sign.

- Be sure to sign the sales receipt when available. In some cases, you won't need to sign a sales receipt such as paying at the pump if you drive. Just choose "credit" and you will receive the same benefits.



Now you're a step closer to choosing your next **VALUABLE REWARD!**

Your Bonus Points accumulate over time for each net dollar purchase and may be redeemed for selected items listed in the gift and travel catalogs or by visiting [scorecardrewards.com](http://scorecardrewards.com). At this website, you can also learn of your valuable bonus point earnings.



# The Magic Rule of

# 72



**Here's a great trick:** Ask your friends to name an amount of money, and tell them how long it will take to double it. Then use the Rule of 72 to estimate how time and interest work to double any amount of money. Important: The Rule of 72 assumes you leave the money in an account without taking away from it or adding to it. It isn't exact, but it's close enough. Here's how it works:

- Divide 72 by the interest rate you expect to earn. This will show the number of years it will take to double your money. For example, if your savings account earns 3% interest, use this formula this way:

The magical number	Divided by the interest rate	Equals the number of years
72	3%	24

- Or, divide 72 by the number of years in which you want your money to double to figure the interest rate you'll need. For example, if you want your money to double in 10 years, use the formula this way to learn what interest rate you'll need to earn:

The magical number	Divided by the number of years	Equals the interest rate
72	10	7.2%

## Interest rates make a difference:

You can find the credit unions savings rates at our website or stop by any branch for your printed copy. Interest rates are pretty low right now so you probably won't find 7.2% interest on a simple savings account. But that doesn't mean you have to settle for the lowest rate. PFCU has options for you. Give these strategies a try.

Open a Share Certificate (CD) at the credit union with as little as \$250.00. The interest rate is always better than that of an ordinary savings account.

Don't have \$250.00 yet to get started. Try this - Make regular deposits in your PrimeTime Teen Savings. When you accumulate enough, ask your credit union to transfer your money to a Share Certificate that pays more interest. Don't let your age stop you! This is the time in your life that you want to start future savings. Begin now by putting your money to work in your PrimeTime Teen savings account. Experiment with the investment calculators on the Googolplex website to create your own savings goal.

## Something's Popping at PFCU

If you have stopped by any of our branches lately, you have probably noticed the great aroma of freshly popped popcorn. **YUMMY!** In appreciation of our great members, we have installed popcorn machines at all of our branches. Besides great service, we want you to walk away with a little extra something. We encourage you to grab a bag and enjoy one on us.



## Holiday Closings

**Good Friday -**  
Friday, April 10th  
(Noon-3pm)

**Memorial Day -**  
Monday, May 25th

**Independence Day -**  
Friday, July 3rd and  
Saturday, July 4th

**Phone:**  
414.486.4500

**Toll Free:**  
800.835.9680

### Branch Locations

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

**Zeidler Municipal Building**  
841 N. Broadway  
Milwaukee, WI 53202  
Fax: 414.273.1195

**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 St.  
Two Rivers, WI 54241  
Fax: 920.793.3859

**Pewaukee**  
1611 Silvernail Rd.  
Pewaukee, WI 53072  
Fax: 262.547.7583

**West Allis**  
6700 W. Lincoln Ave.  
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.

For branch hours  
please call or visit  
our website.

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

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



PFCU is a state chartered credit union.