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PrimeFinancial
CREDIT UNION

A Whole New Way to do Money

www.primefinancialcu.org

Financial news you can use.

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.

Your Funds are Safe and Secure at PFCU

You'll see this sign at all of our branch offices. What does it mean? First and foremost, it assures that your funds are safely insured. **Not one penny of NCUA insured savings has ever been lost by a member.**

What is NCUA?

NCUA, short for the National Credit Union Administration, is an independent federal government agency that charters and supervises federal credit unions. They insure accounts in federal and most state-chartered credit unions across the country through the National Credit Union Share Insurance Fund (NCUSIF), a federal fund backed by the full faith and credit of the United States government.

What is the NCUSIF insurance amount?

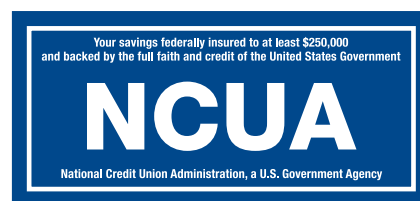
The NCUSIF provides all members of federally insured credit unions with \$250,000 in coverage for their individual accounts. Individuals with account balances totaling \$250,000 or less at the same insured credit union have full NCUSIF coverage. If a person has more than \$250,000 at any single credit union, several options are available for additional coverage because the NCUSIF provides separate insurance for other types of accounts.

What does NCUSIF insure?

The NCUSIF insures all types of deposits received by a credit union in its usual course of business. For example, savings accounts, share draft (checking) accounts, money market accounts, and share certificates (certificates of deposit) are all insured by the NCUSIF.

How Can You Get More Information?

A brochure entitled "**How Your Accounts are Federally Insured**" is available at every PFCU branch and on our website at primefinancialcu.org.



The Official Sign of Safety

PFCU... The Best Place to Be!

One of the key differences between your credit union and other financial institutions is that we were founded on the philosophy of "people helping people." This is one of the greatest benefits of your membership with Prime Financial Credit Union. We are committed to seeing our members enjoy financial health, prosper, and achieve their dreams.

In today's challenging economy, many members are experiencing financial stress and concerns to a greater

degree than ever before. We want you to know that there are options and solutions, and we are here to help you find them.

Help us to help you. **We encourage you to contact us at 414.486.4500 or 800.835.9680 with financial concerns.** We will work diligently to provide you with solutions for your individual needs and help you maintain your financial well being.

Open Your PFCU TOOL KIT!

Discover our new financial tools providing options to empower every member!

TOOL #1: AUTOMATIC DEPOSIT Share Certificate

- Open your PFCU ONE YEAR Automatic Deposit Certificate* with as little as \$250.00
- ADD ON automatic monthly deposits of \$50.00** (minimum)

* One year Automatic Deposit Certificate at current rate. Rate is subject to change at any time. Rate is for new deposits only (funds not deposited to PFCU during the previous 30 days). Penalties apply for early withdrawal.

** Automatic Deposit Certificate requires \$50 minimum monthly recurring auto transfer deposits from another PFCU account. \$25,000 maximum deposit. For complete details, terms, and fees associated with the Automatic Deposit Certificate, contact a Member Service Representative at 414.486.4500.

TOOL #2: PRIMO Checking Account Now better than ever!

Open your PRIMO Checking and earn an additional .25% interest on ANY NEW Share Certificate*

- Online Account Access
- FREE Online Bill Pay
- ScoreCard® Rewards
- Nationwide access to no sur-charge ATM's
- First 50 checks FREE
- FREE eStatements and Direct Deposit
- No minimum balance required

* Excludes Auto-Deposit and Promotional Share Certificates. This .25% additional interest offer is for a limited time only.

** APY=Annual Percentage Yield.

*** PFCU will refund ATM fees assessed by other financial institutions up to \$20.00 per monthly cycle. For complete details and disclosures regarding PRIMO Checking, contact a PFCU Member Service Representative at 414.486.4500 or visit primefinancialcu.org

Receive a
Great APY**
& ATM
Refunds***
Up to \$20.00
per month



Your Debit Card Earns BIG REWARDS

When you 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. 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. Here you can also learn of your valuable Bonus Point earnings. It's that simple. And when you use your signature for your debit purchases, you get to enjoy all the benefits that come with it - including ScoreCard Gift and Travel awards.

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.



Did You Know?



- There are 26 local Credit Union Shared Service Centers available to handle most of your PFCU transactions. Traveling? No problem! With over 3500 centers Nationwide, we are always at your fingertips. To find a CUSSC nearest your home, work, or favorite vacation spot, visit our website at primefinancialcu.org and click on locations.
- Eligible Prime Financial Credit Union members can receive up to a 10% discount on their auto and homeowners insurance. To find out what Sentry Insurance can do for you, call Mike Galligan (262-942-7670) or Mary Olbrantz (262-784-3920) for a free quote or to set up an appointment.
- Surcharge FREE ATMs are available to PFCU members. Tired of paying outrageous ATM fees? Get details how you can avoid them and keep the extra cash in your pocket at primefinancialcu.org. Click on the Alliance One logo to locate over 470 Wisconsin Surcharge FREE ATMs.
- Paying your bills online from your Prime Financial checking account is just a few clicks away. It's fast, **FREE**, and secure. Ask us how!
- You can receive and view your account statements online. It's safe, convenient, and **FREE**. And if you sign up for eStatements, we'll stop mailing your paper statements and simply send you an email reminder once your account statement is available for viewing online. Sign up today!
- Your PFCU VISA/MasterCard Credit Card payments can be made easily online at primefinancialcu.org. You can also ensure your PFCU VISA® Credit Card safety when using at participating online stores with *Verified by VISA*. PFCU MasterCard® holders can register at *MasterCard Secure Code*. Register your card(s) at no charge on our website today!



NEW ATM's Equal Added Convenience

Working in conjunction with the Milwaukee Police Department, we have installed 3 new Milwaukee Area ATM's providing more convenience and accessibility to your PFCU funds. Members will now enjoy the additional **NO SURCHARGE ATMs** located at:

749 W. State St. District 1
2333 N. 49th St. District 3
2920 N. 4th St. District 3



In addition, there are 2 new ATM's in the Zeidler Municipal Building (ZMB) located at **841 N. Broadway**. Stop by the ZMB and visit our newest branch.

Holiday Closings

Good Friday

Friday, April 10th (Noon-3pm)

Memorial Day

Monday, May 25th

Independence Day

Friday, July 3rd

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 Silvermail 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.