

madness OF march

Continues in April



Loan rates as low as

2.99%* APR

*Annual Percentage Rates (APR) vary based on credit score, term of loan, relationship with PCCU, loan type and collateral value. Not applicable to current PCCU loans. All terms offers and conditions subject to change without notice.

Locations:

Merrill

300 E. Second St.
Merrill, WI 54452
715.536.8351

Tomahawk

1213 N. Fourth St.
Tomahawk, WI 54487
715.453.5358

Minocqua

9852 Hwy 70 W.
Minocqua, WI 54548
715.356.9571

Rhineland

151 S. Courtney St.
Rhineland, WI 54501
715.369.2200

News AND Views

April 2011

PCCU Welcomes New Lenders and New Loan Opportunities

When it comes to financing a home, your options at Park City Credit Union have just increased. We still offer the popular mortgage featuring a rate-lock for the first 10 years, but you now have additional options, too. In fact, we can help you establish a residential mortgage with fixed rates for up to 30 years. We're also proud to welcome two of the area's best mortgage professionals to our team to help you get the best financing for your situation. Jennifer Nerva joins Park City Credit Union at our Tomahawk office, and Jan Santarius is now on the PCCU team in Minocqua. Both Jennifer and Jan have years of experience working with home-buyers, and will truly be great assets for our member-owners.

With the expertise of our entire lending team, and new options to choose from, you can trust Park City Credit Union for the best financing available. In fact, if your mortgage is currently with a different lender, now would be a great time to see if refinancing could save you money.



Jennifer Nerva-
Senior Mortgage Loan Officer



Jan Santarius- Loan Officer



Park City Credit Union, 2011 Board of Directors Ballot

Eligible voting members are:

1. Listed as the first name on an account with Park City Credit Union.
 2. A member in good standing.
 3. At least 18 years of age.
 4. Those who have joined Park City Credit Union prior to the end of business on December 31, 2010.
- Nominations from the floor will not be accepted. All voting will end **April 22, 2011.**

Vote for up to 3 of the following by placing a check-mark before the name.

- Mr. Wilburn Weber
- Mr. Leonard LaFrenier
- Mr. James Gaeu

Name: _____

Account # _____

Address: _____

City: _____ State: _____

Zip: _____

Signature: _____

Director Elections

Upon publicizing a call for nominations in the January News & Views, the nominations committee received no qualified interest from the general membership seeking board seats. The 3 incumbents with terms concluding this year, have each agreed to candidacy for additional terms to assure all board seats are filled. Please review the following biographies, and return the ballot no later than April 22, 2011.



Wilburn Weber: Retired business owner and executive, Wilburn Weber, has served on the Park City Credit Union Board of Directors since 1987. He's currently the board secretary, and chairs the Audit Committee. Mr. Weber also serves as a director for Church Mutual Insurance Company, and is the long-standing treasurer and director for Development and Leasing Corporation, Merrill. Additionally he held the position of treasurer and director for Semling-Menke Company for over 40 years, and is also a past director for Good Samaritan Health Care Center,

Good News Project of Wausau, and Merrill Area Chamber of Commerce. Prior to retirement, Mr. Weber was co-owner and president of GW Inc. in Merrill from 1989 – 1999.



Leonard LaFrenier: Since 2000, Mr. LaFrenier has represented the Minocqua area on Park City Credit Union's Board of Directors. Leonard chairs the Tier 2 Credit Committee, and serves on the Board Succession Committee. Professionally, Leonard is president of J.W. LaFrenier Sons Inc. He's obtained Soil Testers Certification, as well as Journeyman's Restricted plumbing license and Master Plumber Restricted license. Other licenses include Wisconsin Designer of Engineering Systems, Wisconsin Master Septage Operator, and Wisconsin POWTS

Maintainer. He's a member of Wisconsin Onsite Water Recycling Association (WOWRA), and Wisconsin Liquid Waste Carriers Association (WLWCA). Mr. LaFrenier is the recipient of a Small Community Wastewater System Design Award from the UW Madison College of Engineering Professional Development, as well as an Academic Honor Award from Madison Area Technical College.



James Gaeu: Originally elected to the Park City Credit Union Board of Directors in 1987, James Gaeu, a retired dairy farmer, is currently on the board's Compensation Committee, and has previously served on the Nominating Committee. Throughout his adult life, Mr. Gaeu has served as a director for various cooperatives, including local, statewide, and multi-state organizations. He's been a director and president of Consumers Coop Exchange for 12 years. Mr. Gaeu was also active in his local community as Town of Scott Clerk for 16 years,

and a Lincoln County Board Supervisor for 5 years. Additionally, he's been a church president and elder at Faith Lutheran Church of Merrill for 12 years.



73rd Annual Meeting

Your credit union cordially invites you to an evening of celebration, information, and sharing at our annual meeting. We'll celebrate the strength of Park City Credit Union and many exciting achievements of the past year. You'll learn about future plans, and this year, we look forward to helping our communities by collecting a \$5.00 donation from each attendee to share with area food pantries.

Space is limited to the first 500 members that sign up, so please use the form below to make a reservation. Reservations will be accepted until April 22, 2011.

Even if you're unable to join us for dinner, all members are encouraged to attend the business meeting and dance.



**Dance featuring
Neal Zunker
& the
Music Connection**

Saturday, May 7, 2011

Lincoln Lanes, Merrill, WI

Cost: \$5.00 Dinner: 6:00 PM

Business Meeting: 7:00 PM

Dance featuring Neal Zunker

& the Music Connection:

**8:00 PM – Midnight with
cash bar and free soft drinks.**

Registration Form (Due 4/22/11)

Please bring this form with \$5.00 for each attendee to any Park City Credit Union location. Upon registration, you'll receive a ticket for admittance to the Annual Meeting, dinner and dance.

I will be attending the meeting with _____ guests (\$5 each)

Name/s: _____

Account #/s _____, _____, _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Email: _____



Recipe

Try a new recipe, or share one of your favorites. Each quarter, an employee or member will share a recipe in "News & Views". To submit a recipe, send an email to webmaster@parkcitycu.org, drop off a paper copy at any branch, or send it via regular mail to Park City Credit Union, Attn: Recipes, 300 East 2nd Street, Merrill, WI 54452. If we print your recipe, we'll reward you with a nice insulated tote bag to keep the hot stuff hot, or the cold stuff cold.

This quarter, Lee from our Merrill office has a great side dish for your Easter dinner:

Green Jello Salad:

- 1 large box Lime Jello
- 2 Cups boiling water
- 16 ounce small curd cottage cheese
- 8 ounce Cool Whip

Dissolve Jello in boiling water. Chill until just starting to set. Stir in cottage cheese followed by Cool Whip. Pour in serving dish or mold. Refrigerate.

Good Friday Hours



In observance of Good Friday, all lobby and drive-thru operations will be closed **Noon – 3:00 PM, April 22, 2011.**

To access your accounts anytime, visit www.parkcitycu.org for online banking, or by using "Call-24" telephone transactions at 800-560-5050.



Calendars

To create a 2011 calendar unique to Park City Credit Union, we asked you, our member-owners, to submit photos from within the area we serve. We want to do it all over again for 2012. We're looking for scenic shots from Marathon County, north, representing the various seasons, so start sending photos right away. To be sure the photos look good when enlarged to calendar size, please use a high resolution. Also, try to avoid date-stamps. If you submit a photo we select, we'll reward you with a \$20 gift card, so start sending photos to webmaster@parkcitycu.org. You may also mail a printed photo or CD to

Park City Credit Union
Attn: Calendar
300 East 2nd Street
Merrill, WI 54452

The Savings Keep Growing for PCCU Members with Invest In America



Park City Credit Union is proud to participate in Invest in America, a unique program offering our members discounts on products and services from U.S. based companies. It not only gives our members valuable discounts, but it also increases sales for the participating companies and, on a larger scale, helps stimulate the U.S. economy. Invest in America is a win-win for everyone. Simply visit www.LoveMyCreditUnion.org to learn how, as a member of Park City Credit Union, you can receive money-saving discounts from: General Motors, Sprint, Allied Van Lines, FTD, CU Benefits Express, CompleteTax, DIRECTV, and through ShopAmerica, a new online mall specifically for credit union members.



The Status of Park City Credit Union's Facebook Status.

In July 2010, Facebook reached 500 million active users. This means that roughly one in every 14 people in the world is currently on the social networking website.

Now, with the critically and commercially acclaimed movie *The Social Network* racking up major awards, and Facebook-founder Mark Zuckerberg's being selected as *TIME* magazine's Person of the Year, industry leaders project Facebook to continue its meteoric rise throughout 2011. At Park City Credit Union, we believe that makes right now an ideal time to start actively taking part in the Facebook community as well.

We encourage you to "Like" Park City C.U. on Facebook so you can receive brief posts, and occasional photos regarding a variety of subjects.



We promise to refrain from sending out ads. Instead, we'll keep you informed of news and events such as special holiday hours, charitable activities we might be involved in, community events, or how many tickets are left for the next Member Fun Trip. Occasionally, we may even conduct contests via Facebook, such as the current **"Like a Limo for Prom"** contest for Merrill High School students.

Another way Park City Credit Union intends to use Facebook is to deliver educational tips. Whether it's a quick tip for improving your credit score, a way to save money on anything from mortgages to groceries, a link to a web site we believe you'll find useful, or even suggestions for using Facebook itself, there are always things we can learn.

Of course, Facebook gives you an opportunity to share your comments, too, so we look forward to learning from you.



We understand that, like most things in life, social networking comes with a list of "do's and don'ts." In fact, there's an entire article in our monthly e-newsletter on just that subject. We hope you "do" like us on Facebook, and we "don't" want you to miss out on the posts we'll place there. Log in today, and **"Like" Park City Credit Union.**