

NEWS AND VIEWS

January 2011



All mail to the Merrill office of Park City Credit Union is now delivered directly to us at 300 East 2nd Street.

Please update any reference you may have to our address, and if you use the 4-digit extension on the zip code, please remember to change that too. Our full address now reads as follows:

Park City Credit Union
300 East 2nd Street
Merrill, WI 54452-2316

This change is for Merrill only. The Tomahawk, Minocqua, and Rhinelander locations continue to use their P.O. Boxes as usual.



A Message from the President

As we take a moment to look back on the successes of 2010, I'm so pleased and proud of our organization. The truth is that despite some of the negativity in our world, we have so many items to be proud of and to celebrate as we ring in the New Year!

Your organization is not only growing, but we are thriving! Growth is at an historic high and more and more people are seeking Park City Credit Union for deposits, checking services, investments, and all types of loan products. This is very exciting and we're thrilled to be your financial partner!

So what's contributing to our strong, rapid growth? Why are so many members turning to Park City Credit Union – especially during these challenging times?

We surveyed our new members, and their decisions to choose Park City were very clear: They're choosing us based on our new and progressive products, our excellent member service and our top-notch, friendly staff.

Unfortunately, it seems that you can't pick up a newspaper, or see an internet headline without reading of bank failures, and the downturn of rates. We're reminded daily of foreclosure problems nationally by institutions that got involved in areas outside of their expertise. This is not the case with Park City. We've held true to our roots and the communities we serve. We're a local financial, making decisions at a local-level, for the good of our local communities. To me, that's a recipe for success!

Yes, there are challenges before us. Just like all of you we need to make good choices. Sometimes there are difficult choices, unfortunately, that require us to look at our entire organization and make some necessary changes so we can continue to be strong in the future.

So what's on the horizon for 2011? Our focus continues on developing strong relationship growth and providing rewards for your solid commitment to Park City Credit Union.

Credit unions are financial cooperatives and just like any cooperative, the more you use your organization the more value you receive. New products and services are coming, new investment options, internet functionality and loan programs.

With your partnership and our commitment with you, our member-owners, I am very excited about the New Year and all the opportunities for 2011.

Happy New Year!

Val Mindak
CEO/President

www.parkcitycu.org

Merrill 715-536-8351 | Tomahawk 715-453-5358 | Minocqua 715-356-9571 | Rhinelander 715-369-2200

Recipes Bearing Interest

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, member, Fern Woller, shares a twist on a common favorite:

Chocolate Filled Rice Krispie Bars

8 cups Rice Krispies
1 package butterscotch chips
1 cup peanut butter

Melt butterscotch chips, and mix with Rice Krispies and peanut butter.



Chocolate Filling:

1 package chocolate chips
1/2 cup butter
2 Tablespoons water
1 cup powdered sugar

Melt chocolate chips and butter, and stir together with water and powdered sugar.

Press 1/2 of Rice Krispie mixture into a greased 9 x 13 pan. Spread chocolate filling on top. Spread remaining Rice Krispie mixture over filling.

Call for Board Nominations

As published in our October *News & Views*, Park City Credit Union is instituting a new election process for our Board of Directors in which actual voting will take place via U.S Mail to better represent our growing membership. Voting will happen in the month of April with results announced at the annual meeting, scheduled for May, 7, 2011.

The board's Nominations Committee is seeking names of members interested in serving a 3 year term on the Board of Directors. All interested parties must express the desire to be nominated via written notification, plus the signatures of 50 PCCU members, to arrive no later than January 21, 2011. If you wish to be nominated, please mail notification of your desire to the following address:

Park City Credit Union
Attn: Nominations Committee
300 East 2nd Street
Merrill, WI 54452-2316

The Nominations Committee will review the qualifications of all interested parties, and contact all individuals by February 11, 2011. Qualified persons will be provided with instructions for official candidacy. A slate of candidates to include incumbents, as well as any individuals selected by the Nominations Committee, will be published in the newsletter to arrive the first week of April, 2011. Complete voting instructions for Park City Credit Union's membership at large will also be included in that newsletter.

Secret Powers (you may not have realized) Your Debit Card Possesses

Park City Credit Union essentially is everywhere you are when you use your ATM/debit card. While some of the "powers" of your card are pretty common, we often hear people say, "I didn't know I could do that with my debit card." So let's take a look at what you're able to do.

Using Your Card for Purchases:

Perhaps the biggest advantage of card vs. check is that your debit card can be used wherever VISA is accepted. Many retailers simply won't accept a personal check. Even if they do, you're usually asked for a phone number and driver's license. Eliminating this hassle will save time, and protect your personal information. You'll also save money by eliminating the need to buy checks.

When making a purchase, you're usually asked, "credit or debit?" Even though you're using a debit card, select or say, "credit." By doing so, you won't need to remember your PIN. The funds are still deducted directly from your checking account when you choose "credit," so there's no need to be concerned about paying interest.

Shopping *online* can also be done by entering your debit card information the same as you would enter credit card numbers, however, a recently launch enhancement offers additional protection. The "Pay Secure" system now in use at over 3000 online retailers will either ask for a phone number and call you

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Right Here - Right Now

While You're Away

Even those who dream of a white Christmas often flee for warmer weather now that the holiday season is over. Many people opt for a quick one-week getaway at this time of year, while others choose to stay in the lands of cacti or grapefruit until all signs of snow have disappeared from Northcentral Wisconsin. In either case, there are certain precautions you should take. For any trip of more than a day, come up with a personal "to-do" list, which can include suggestions such as stopping your mail, and caring for pets. For the true snowbirds among us there are many additional steps you should consider, especially when it comes to your banking:

- Be sure your contact information is up to date. Whether we need to contact you regarding your account, or we need to verify your identity if you contact us, it's important to have the phone number and address you'll be staying at.
- Arrange to have any incoming payments made via direct deposit. Most employers and government agencies actually prefer making direct deposits, and they're usually quite easy to set up. Our Switch Kit available in any office, and at parkcitycu.org, includes a direct deposit form which may prove helpful. With direct deposit, your money will be available even sooner than it would be via check, even if the check didn't require forwarding.
- Set up Online Banking. You can transfer funds, see which checks cleared, review balances, and a host of other banking activities from any computer with internet access, anywhere in the world.
- Set up Online Bill Pay. You can manually pay whomever you want, whenever you want, or set up automatic payments as needed so you won't have to worry about late fees for missed credit card, utility, mortgage, or other recurring payments.
- Sign up for e-statements. An exact duplicate of your traditional statement is available to view online, usually within the first 2 or 3 days of the month, and you won't have to worry about sensitive account information sitting at the post office, or being forwarded across country.
- Use your ATM/debit card. Please refer to the debit card article on the previous page.

Member Fun Trips

Have some fun while you connect with your fellow credit union members on one, or several of our member fun trips. All trips include luxury motorcoach transportation departing from Merrill.

You may reserve any Fun Trip by calling either one of the Park City Credit Union offices, and pressing extension 4221 for Kathy, or visit www.parkcitycu.org/funtrips to reserve online.

2011 Fun Trip Reservations can be made with a \$10 deposit, which we'll automatically withdraw for your convenience. The balance will be transferred from your account no sooner than 2 weeks prior to the date of the event. Each trip is priced to cover only the cost of tickets, meals and transportation. Pricing will be posted on the web site, or available through Kathy. Following is the 2011 schedule:

**Disney on Ice
Mickey & Minnie's Magical Journey**
Saturday 2/19/11

Brewers/Cubs
Sunday 4/10/11

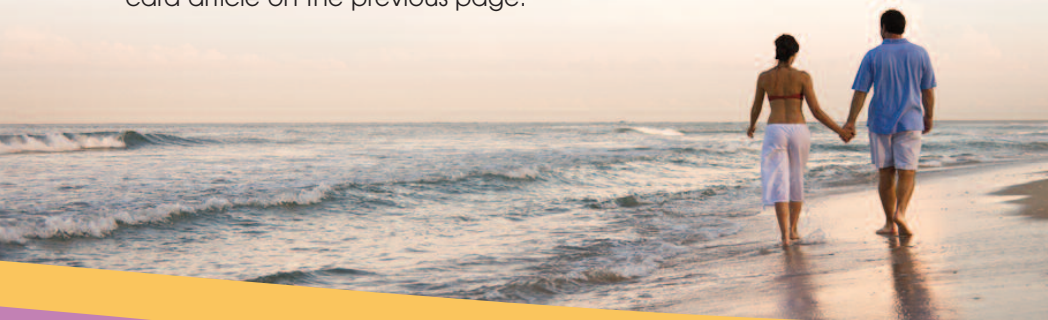
**Circus World Museum/
Baraboo Candy Company**
Wednesday 6/22/11

Lake Geneva Luncheon Cruise
Thursday 8/11/11

"Radio Gals" at Old Log Theatre
Wednesday 10/12/11

Clauson Family Christmas
Thursday 12/8/11

Schedule is subject to change. Deposits will be refunded *only* if dates or events are altered by Park City Credit Union.



LOCATIONS to Serve You

MERRILL

300 E. Second St.
Merrill, WI 54452

TOMAHAWK

1213 N. 4th St. • P.O. Box 346
Tomahawk, WI 54487
302 S. Tomahawk Ave.
Tomahawk, WI 54487

MINOCQUA

9852 Hwy 70 West • P.O. Box 41
Minocqua, WI 54548

RHINELANDER

151 South Courtney Street • P.O. Box 464
Rhineland, WI 54501

MERRILL HIGH SCHOOL

ONLINE BRANCH
www.parkcitycu.org

Allowing Others to Access Your Account

With the protection of your account and your identity in mind, access to any account may only be made by its owner, or by someone appointed legally with a court document, such as Power of Attorney. We are not able to accept notes, phone calls, or other forms of permission. Please understand this is for your own safety, and soundness of your account.

Santa's Got a Brand New Bag

Unfortunately it's a bag of bills. If last month's toy bag has become this month's bill bag, see Park City Credit Union for a consolidation loan as low as 3.49% to qualified credit.* Set the length of term that best fits your budget.

Apply in person, online, or right over the phone. While you're at it, start your Christmas Club Account to avoid the bill bag next year.

*Rates vary based on term of loan, credit score and relationship with PCCU. See a loan officer for details.



Secret Powers...continued from inside left

immediately to enter a PIN with your touch tone keys, or a generate at key pad on your computer screen to click the appropriate PIN. Using Pay Secure reduces the risk of fraud, however, it's not mandatory. Each transaction with Pay Secure offers an option to cancel out of PIN mode, and proceed as a credit purchase.

Getting Cash with Your Card:

As commonly accepted as your debit card is, there are still occasions when cash is necessary. There's no need to leave home with large sums, however, since your debit card allows you to get cash as needed.

Arguably the best way of using your card to get cash is to simply ask for cash back when making a purchase. Just tell the cashier how much cash you'd like, and that total will be added to your purchase with no fees and no interest. These "Point of Sale" withdrawals can be made as often as you choose.

ATM machines are also available for cash withdrawals, and may also be free as long as you're selective about the machines you use. If it's not a Park City ATM, the owner of the machine may charge a fee. To avoid such charges, either use one of the Park City ATMs, or use a machine in the ATM Alliance One Network. You'll recognize them by the blue Alliance One logo, or you can find them by visiting www.atmallianceone.org.



The powers of your debit card, whether commonly known or previously secret, are like having a Park City Credit Union branch wherever you go. If you have a card that has not yet been activated, you may now activate it by simply calling us during regular business hours. If you don't have an ATM/debit card at all, apply for one now in person, over the phone, or online at www.parkcitycu.org.

Christmas Clubs

In 2010, our members tucked away nearly **\$1,000,000.00** for the holidays! What a great infusion into our Northcentral Wisconsin economy, and it's an amount that can stay off credit cards, saving our members thousands of dollars in interest.

If you haven't started your Christmas Club account yet, contact us right now! January is the perfect time to start. With typical 2-week pay periods, saving just \$10 per check would provide over \$220.00 by the first week of November. Bump that up to \$25 per check, and have over \$550.00 available. By putting away a few dollars at a time, you'll barely notice it – until November when you get a nice payout to do your shopping, entertaining, or just treat yourself.

