Member Business Loans Now Available

Let us help your dreams become a reality

- All loans are Prime + 2% APR*
- or a fixed interest rate of 9.99% APR*
- Up to $150,000 available to qualified members
- Applications currently accepted

See page three inside for complete details and how to apply.

* Annual Percentage Rate. All loans subject to approval. See credit union for complete details.

New Rates and Dividends Announced
See inside for more details

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Audio Response

Being placed on hold when calling your credit union for financial information can be frustrating—no matter how short the wait. With PMCU’s Audio Response Teller System (ARTS), you’ll no longer have to wait for an available member service representative. You’ll receive fast, up-to-date account information any time, any place, with this time-saving feature. Audio response offers many benefits to credit union members:

- Access to your accounts 24 hours a day, seven days a week.
- Review transaction history for any of your checking, savings, and loan accounts.
- Confirm the last deposit made to your account.
- Inquire is a specific check has cleared.
- Obtain loan due date and loan pay-off information.
- Fewer receipts and paperwork to worry about.
- More privacy, tighter security. We’ll give you a PIN (personal identification number) to gain access to accounts.
- No fees for use of the system.
- No wait for member service representatives.

To complete your initial sign up to the system, you’ll need a touch-tone phone. Call ARTS at 281-568-8558 and provide your account number and Social Security number when asked. Please change your PIN immediately after registration. To login to ARTS, use your account number and new PIN.

Call us today for information about our audio response feature. Once you try it, you’ll wonder how you ever survived without it.

New Rates
Effective September 1, 2008

» New Auto Loans
as low as 4.49% APR*

» Used Auto Loans
as low as 5.49% APR

» Unsecured Loans
as low as 8.99% APR

» Secured Loans
as low as 4.99% APR

Dividends Paid
for 2nd Quarter

» Checking Accounts
1.0046% APY**

» Share Savings Account
4.3338% APY

» IRA Savings
5.3782% APY

* Rate shown as Annual Percentage Rate.
** Rate shown as Annual Percentage Yield. Rates subject to change without notice. For a complete listing of rates offered, see our website at www.pmcuonline.org.
Helping to Put You in Business

By Mohammed Gulbano
PMCU Loan Officer

Have you decided to become your own boss? Or do you already have your own small business? Tossed about by shifting economic forces, many people think they can do better in business for themselves than in a corporate setting. Some have special considerations regarding life changes and work schedules, or hope to supplement their spouse’s income.

Whatever your situation, your credit union can provide you with the money and tools you need to start your own business. We help with new business start-ups or purchasing an existing business. If you already have a business, PMCU can assist with purchasing inventory to keep your business competitive.

All PMCU Member Business Loans are offered at Prime + 2% APR* or a fixed rate of 9.99% APR. We allow up to $150,000 for each loan. Our simple application process requires a form and approval by the PMCU Credit Committee. You then have up to 30 days to use the approved loan.

With our philosophy of “Members Helping Members,” PMCU can give small business owners a chance when other financial institutions turn them away. Call me today or visit us for more information.

तमाशी पोतानी नवीं धंधो श्रुः कस्तानी तक.

(पी.जी.पी.सी.यू. ना लोन ओरिसार गुब्बारा द्वारा)

आप पंधना मालिक बनवा माणू मोळे ची के बाद आप व्यवसायांचा रोकाळ करा माणू श्री. आप आ लूनीवनना मेन्सर बे अने खासी नासा प्रज्ञित उसुदमदा आप अम विवाहाता लें कोपोपेलीवा पंडा कर्त्या पोतानी धंधो सायी आहे तें जला कुंबळ त्या त्या अपने ग्यानाकार काजांने अने महत्त्व कर्त्या च्या नुक्कडां ज हेम्बर त्या त्या विवाहांचा आपणा संतानांनी पुढू मद्दत यशाची वाळ च्या ती आप आ लूनीवनना ओरिसड़ अमारी आ नवी रूपासारी लाख लेख पर्याय.

नासोच्या मजेवर मे पंधना पावणी जुऱ्याच्या के जे मात्र अभी लूनीवनना मेंवराच्या तक आपणी श्रीमती नवी धंधो श्रुः कस्तोरे क्रेडिट के आप्स पंधांचा रोकाळ करा पी.जी.पी.सी.यू. आपणे मद्दत यशाची तेव्हा हे.

काळ लूनीवनना मेंवराच्या प्रारंभीक तरक्क प्रारंभ +2% अथवा डिझर्सटड 6.88% क्रेडिटीनी मंडूली मन्त्र बीजीवन लोन मंडूली. अभी 1,50,000 सुदीपी लोन लाभाची मंडूली मेंवरने आपसारे. असा कस्तानी साह व्रतात आप आराधक श्रीमती लूनीवनना ओरिसड आपण अम औ.जी.पी.सी.यू.नी क्रेडिट क्रेडिटीनी मंडूली मंडूली 30 वर्षांमध्ये लोनाची कमी करू शकते. अगाधी मेंवर देवीमंडूली मेंवर नी प्रारंभीक प्रमाणे अभी नाना पंधमां मद्दत करी परिवार यशाचा आपणाच्या प्रथा सायी श्रीमती.

वघू मालिक मात्र आप मने होन करू अथवा आप अगाधी लूनीवननी ओरिसड उडळ आवी मुखातान करू शकते के.
New Products

See inside for more details on Member Business Loans and our Audio Response Teller System.

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“We Do Business in Accordance With the Federal Fair Housing Law and the Equal Credit Opportunity Act.”