



PATRIOT CREDIT UNION

SPRING 2017 NEWSLETTER

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ANNUAL MEETING

Our 59th annual meeting was on March 23, 2017! After an excellent buffet, our Board President thanked everyone for taking the time to attend our meeting. Our new changes for 2017 were reviewed, and we elected officers to serve on our Board of Directors. Nancee Zimmers volunteered to serve, and was elected by acclamation. Several drawings for Attendance prizes were held, which included generous gifts from Blarney Stone, Oakville Butcher Block, and Gianinos.

WE NEED A VOLUNTEER TO SERVE ON OUR BOARD OF DIRECTORS

The job requires meeting 1-2 hours a month to set operating policies, review monthly financial statements and consider new ways to improve member services. If you would like to take part in running a multimillion dollar business, please give us a call at 314-892-6325.

NEED A CAR? LET US BUY YOUR FIRST TANKFUL!

Not only do we offer excellent loan rates, your credit union is also offering \$50 gas cards to anyone who gets an auto loan for \$10,000 or more! For many vehicles, \$50 will buy your first two tanks of gas. No refinanced loans with Patriot Credit Union are eligible. Gas card offer will be good through June 30, 2017. Don't forget, your credit union can help you with trade in and retail values on used vehicles.



EMV CHIPS FOR DEBIT CARDS

Your credit union will soon begin issuing debit cards with an EMV chip in them. The chip greatly reduces the risk of fraud from stolen, lost, and counterfeit cards. We will be testing the cards over the next month, and should be able to start issuing them sometime in May.

NEW SOFTWARE SYSTEM!

We will be updating our current software system at the end of April. The new system will be a “hosted” system, with our main software system being maintained offsite. Debit Card and Home Cu services will no longer be shut down when the power goes out at our office. Many daily procedures will be faster, and with the exception of home equity loans, members will be able to sign loan documents electronically, without having to come to our office.



\$100 GIFT CARDS FOR HOME EQUITY LOANS OF \$10,000 OR MORE!

The time for putting off your next home improvement project is over! \$100 can help you buy the materials to spruce up your home this spring! All members who get a home equity loan for \$10,000 or more between now and the end of June, 2017, will get a \$100 gift card from Home Depo.* The payment on a \$15,350 home equity loan for five years at 3.75 would be \$280.98. If you would like more information, please give us a call at 314-892-6325.

No current Patriot Credit Union home equity loans being refinanced are eligible.*