

Jeanne Chance, President

January 2012

Happy New Year!

Pacific Waves

Pacific Federal Credit Union

Reduce Holiday Debt Rates with VISA!

**PFCU Offers Rates as low as
7.9% APR***



Are you making payments to other lenders on your holiday expenses at higher rates than 7.9% APR? Let your Pacific Federal Credit Union reduce the amount of interest you'll pay on those debts! Transfer your balances to a PFCU VISA Card and consolidate all those high-rate debts into one lower monthly payment to PFCU.

PFCU continues to offer fixed VISA rates as low as 7.9% APR* with NO ANNUAL FEE! Other credit card issuers have increased their fees or added annual fees, but we haven't! Our VISA Card has low, fixed rates, no annual fee, a generous grace period on purchases, and worldwide purchasing power. We still offer our qualified members rates as low as 7.9% APR*.

Call us today to open a new PFCU VISA account or to transfer balances from other, more costly cards to your PFCU VISA. Happy New Year!

(909) 594-1866

*On approval of credit. The 7.9% rate on purchases is our lowest rate available to well-qualified members. The 7.9% annual percentage rate (APR) finance charge is calculated by multiplying the average daily balance by the daily periodic rate of 0.021644% (corresponding annual percentage rate is 7.9%). The grace period for the new balance of purchases extends to the payment due date. No grace period on cash advances.

Ease the Burden with a Home Equity Loan



Money for College, Home Repairs, Emergencies

PFCU offers our qualifying homeowner members a low-rate Home Equity Line of Credit to help you handle the more pressing needs that arise in life. A leaky roof, more room for a growing family, taxes, a medical emergency: all could be good reasons to borrow against the equity in your home.

The Credit Union's current variable rate is 4% APR. Depending upon the amount of equity in your home, the PFCU home equity loan may be able to provide up to \$100,000 in a line of credit you can draw upon for up to eight years, with 15 years to repay. The variable rate can rise no more than 5% from your initial rate over the life of the loan.

If you need money for any prudent purpose, check with your Credit Union. Any use of home equity should be carefully considered, however, and we will be happy to discuss your financial needs with you first. Call us for an appointment at (909) 594-1866.

2012 Notice of Annual Meeting and Elections

The 54th Annual Meeting of Pacific Federal Credit Union will take place on Wednesday, April 18, 2012, in the Credit Union office. The Credit Union will hold an open house all day prior to the business meeting which will be called to order at 3 p.m. The office will close between 1 p.m. and 3 p.m. after our luncheon for members. Ballots will be mailed in March. Please plan to be with us!

Individuals who are up for re-election are indicated below. If you wish to nominate a person whose name does not appear on the list, you must file a nominating petition signed by no fewer than 30 members and no more than 500 members of Pacific Federal Credit Union.

Individuals nominated by petition must be members of this Credit Union in good standing. They must provide a statement that indicates they are willing to serve and what their qualifications are. All petitions must be addressed to Carmen Aqui, Chairperson, Nominating Committee, and received in the Credit Union office at 3530 Pomona Blvd., Pomona, California, by the close of business on February 3, 2012. Three vacancies will be filled on the Board of Directors and three on the Credit Committee. The current members of each are listed below:

BOARD OF DIRECTORS: TERM EXPIRES

*Larry Baldwin, Chairman	2012
*Bettye Tynes, Vice-Chairman	2012
Ocealia Darrington, Secretary	2013
Joyce Castan, Treasurer	2013
*Pat Hatter, At Large	2012
Ibrahim Aly, Security Officer	2013

CREDIT COMMITTEE:

*Debbie Leggett, Chairman	2012
*(OPEN POSITION)	2012
*Judith Hill	2012

*Individuals whose terms expire in 2012; positions up for election.

We Need Your CURRENT Address, Phone & Beneficiary

Don't Lose Your Money to Escheat!



If you have not made a deposit or other transaction on your PFCU account in three years, your account could be escheated (taken into custody) by the State of California. All you need to do to avoid escheat is to keep your account active with at least one transaction every three years **and to stay in touch with us**. Also, **please be SURE we have your current, up-to-date beneficiary named on your account**. If you pass away without a beneficiary named on your account, your money could also be escheated to the State. Don't let this happen to *your* money!

If you have changed your residence or your phone number, please be sure to let us know! It is very important that we have your **CURRENT** contact information in our files in case we need to get in touch with you. Please drop by the Credit Union office or call us at (909) 594-1866 today!

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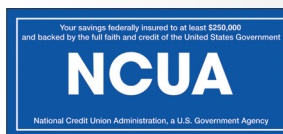
Look for PFCU loan and savings rates on-line at www.pacificfcu.org, or call (909) 594-1866 for current rate information.

Paydays



The Credit Union will stay open from 7 a.m. to 4 p.m. on paydays. This quarter they fall on January 13 and 31, February 15 and 29, and March 15 and 30.

Each PFCU member's aggregate savings in the credit union are insured up to \$250,000 by the National Credit Union Administration, an agency of the U.S. Government. IRA funds are separately insured up to an additional \$250,000.



Pacific Waves is a quarterly publication of *Pacific Federal Credit Union*.

www.pacificfcu.org

PATTI - 24-hour audio teller (909) 444-7611

To report a lost or stolen Visa card after hours, call 800-808-7230.

**P.O. Box 100
3530 Pomona Blvd.
Pomona, CA 91769-0100
(909) 594-1866**

Hours: 7 a.m. - 3 p.m. Monday
10 a.m. - 4 p.m. Tuesday, Thursday
7 a.m. - 1 p.m. Wednesday
8 a.m. - 4 p.m. Friday
7 a.m. - 4 p.m. Paydays

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Holiday Schedule

PFCU will be closed on the following holidays:

Martin Luther King, Jr. Day Monday, January 16

Presidents' Day Monday, February 20