

# Express

July 2011



## Safe Deposit Boxes Available To All Members

Our credit union has very affordable safe deposit boxes for our members' use. Open a small safe deposit box for \$15.00 or a large box for \$20.00 for the entire year. The small safe deposit box size is 3 x 5 x 20 and the larger size is 3 x 10 x 20. These boxes are located at the West Jordan Branch. Our boxes are more affordable than other financial institutions and are available upon request. Contact our Member Service Representative, Olga Moron, at 801-566-2484 ext. 416. Call today for space is limited.

## Thinking of Traveling Internationally?

Remember, if you go out of the country and you want to use your debit or credit card we need to authorize your activity in that particular country for the duration of your trip. Please contact us at least three days prior to your departure. Call one of our offices if you have any questions.

## It's Mortgage Time

Pacific Rails Credit Union would like to announce Mortgage rates as low as 4.25% Rates change daily. To check rates call Kim Myers at 801-566-2484 ext. 417 for details. It's a fast and easy process for our efficient mortgage/loan officer, Kim Myers.



## The Savings Keep Growing for Pacific Rails Credit Union Members with Invest in America

Pacific Rails 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. Don't miss out on these valuable discounts.

Simply visit [www.LoveMyCreditUnion.org](http://www.LoveMyCreditUnion.org) to learn how, as a member of Pacific Rails Credit Union, you can receive money saving discounts from:

General Motors	FTD
Sprint	CompleteTax
Allied Van Lines	ShopAmerica
CU Benefits Express	
DIRECTV	

Pacific Rails Credit Union is here to help our members save with respected U.S. companies at a time when everyone needs it most. To learn more about Invest in America and details on all the current discounts visit [www.LoveMyCreditUnion.org](http://www.LoveMyCreditUnion.org).



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## Employee Spotlight

Jennylyn Moore has worked for Pacific Rails Credit Union for almost eight months. She has been a hard working Operations and Office Manager since she started. She was born in Taylorsville, UT and now lives in the Taylorsville area. Her favorite thing in life is to be with her family and friends. She loves camping and being outside. Her favorite type of food is Mexican food and sushi.



Jennylyn is a hard worker who is skilled and educated. She has over 12 years of experience in the credit union field. What motivates her to come to work is the staff and being able to help the members and to get to know them. The one thing Jennylyn would like to tell the members is, "I look forward to getting to know all of you, and I'm excited to be a part of such a wonderful credit union that truly cares about their members."

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## Visit Us at the West Jordan Branch

A reminder to all members, the staff at the West Jordan Branch is available to serve all your financial needs including account transactions and lending of all types, from car loans to mortgages. Pacific Rails Credit Union is growing at a steady pace and is happy to serve you at either location just the same. Both offices are here for you.

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## Running Out of Birthday Gift Ideas?

Pacific Rails Credit Union has tickets at discounted prices to Lagoon, Megaplex movie theaters, Cinemark movie theaters, and to Hogle Zoo. Give your family, friends, or co-workers a gift they'll be sure to love.

## Debit Card Fraud

Due to the enormous surge of fraudulent 'PIN based' ATM transactions throughout the financial industry in California, Pacific Rails Credit Union has shut down the availability of 'PIN based' transactions in California only. Effective immediately: when a 'PIN based' transaction occurs in California, your Pacific Rails Credit Union will not honor it. We urge our members to be cautious and alert to all account activity. Be mindful of anything that looks out of the ordinary.

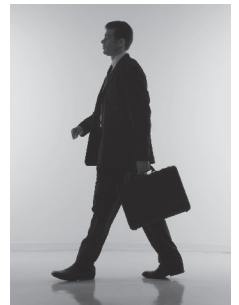
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## Retired and Returning to Work

Q: I've been retired for a while and am considering getting back in the work force. Can you give some advice for job hunting?

A: If you're retired and want to go back to work, here are some pointers:

- Consider returning to school. If you aren't comfortable with your computer skills, for example, take a course at your local community college to catch up.
- Limit your résumé to two pages or less and tailor it to the type of work you're looking for. It's not necessary to list every job you've ever had; sum them up in one paragraph. Instead, focus on the skills you've acquired during your career and how they will benefit a future employer.
- Don't assume you know it all. When you interview, ask questions and focus on how your skills would be a good fit for the company you're interviewing with. Don't focus on previous job titles. Employers want to know how you can help them now.
- Try to pre-empt any concerns about your age by showing the energy and enthusiasm you could bring to a new job.



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## Still Writing Checks? Consider the Benefits of Paying Bills Online

If paying bills online is convenient, fast, saves money, and allows greater control, why do so many of us still write checks the old-fashioned way?

Given all the benefits of online bill-pay, it's a mystery why more people don't take advantage of the service. Perhaps it's because we don't like change, we don't like the thought of setting up all the accounts, or we're worried about sending payment data over the Internet.

Believe it or not, paying bills online actually may protect you from identity theft. The most common theft of our personal information is not from the Internet--it's from statements left in a mailbox or pilfering paper with personal information from the garbage. Also, bill-pay sites use encryption technology to scramble your data during transmission.

Once you take the plunge, you won't regret it. You have two main choices: (1) pay most creditors at their own websites; or (2) use a single website that allows you to pay all creditors. The second option makes it easier to track your spending and it's simple compared with book marking and remembering several user names and passwords for all creditors.

If you want to go paperless, we can help you streamline the process. For more information, talk to us at Pacific Rails Credit Union today.



## Another Free Service: Online Bill Pay Program

Bill Pay Program will bring our members the availability to paying their bills online in a safe manner. Bill Pay is a free service of online banking that allows you to pay your bills online. You can pay virtually anyone, anytime, anywhere in the United States with your Pacific Rails Credit Union checking account. Making payments online is one of the most efficient and economical features of online banking. It saves you the time of writing checks, trips to the mailbox and to other bank websites, and time at the post office. It even saves you the cost of stamps. Sign up today by logging into your online account on our webpage. If you haven't signed up yet, please call us at (801)531-9099 or (801)566-2484.

## Visa Rewards Program: Earn points when you use your card

We at Pacific Rails Credit Union are excited to offer our Visa Rewards Program that will bring our members rewards for your daily purchases. This program is coming soon. Points will be available to redeem for cash, travel, gift cards and more. Being a member of Pacific Rails Credit Union just got better! Most financial institutions charge a fee for their rewards program but ours is absolutely free.

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## Why Bank at a Credit Union?

- As a member, you are part owner of the credit union
  - Our decisions are locally based, not far away like so many banks
  - We offer lower loan rates, lower fees and higher dividends to our members
  - All the same services as a large bank, without the ownership changes
  - Membership has never been easier
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## Holiday Schedule



PRCU will be closed for upcoming Holidays

- Monday, July 4th, 2011  
Independence Day
- Monday, July 25th, 2011  
Pioneer Day
- Monday, September 6th, 2011  
Labor Day



## Get Your 401(k) On Track

A recent Wall Street Journal article said the median 401(k) balance for people nearing retirement is \$149,400 – enough to provide a mere \$9,000 annually in retirement. Try living on that, even if you add Social Security.

Need to do better? Resolve to use your 401(k) benefit for all it's worth. You'll typically find 401(k) investments in these asset classes:

1. Bonds: short-, intermediate-, and long-term. Bonds also are classified by investment grade, such as "high-yield" investments in "lower-quality" bonds
2. Large cap equity funds: growth, value, or a blend of growth and value
3. Small cap companies: growth, value, or a blend
4. Mid cap companies: growth, value, or a blend
5. International companies: growth, value, or a blend. There also are "global funds" and "developing-market funds" internationally.
6. Real-estate funds
7. Socially responsible funds
8. Money market accounts (MMAs) and other fixed-return investments, such as guaranteed investment contracts (GICs)



Learn about your investment options by studying your 401(k) plan's enrollment books and by looking at the past performance reports on investment funds within the plan. At the same time, always recognize that past performance is no predictor of future performance.

If you don't have a lot of investment experience, target funds and lifestyle funds offer a quick way to invest in a diversified portfolio.

Once you choose a strategy and pick a mixture of stock funds, bonds, and fixed investments, it's up to you to follow your 401(k) statements closely and reallocate your blend of funds every six months or at least yearly.

And if you need help planning for your retirement, talk to a Pacific Rails Credit Union investment adviser to get on the right track.



## Pacific Rails Credit Union

### Salt Lake Office

423 W 500 North / Salt Lake City, UT 84103

(801) 531-9099 –Office (801) 532-3121 –Fax

### Toll Free Numbers

(888) 431-9099 –Office (888) 433-2080 –Fax

### Hours

Monday - Friday 9:00 am -5:00 pm (Lobby)

### West Jordan Branch

7134 S Redwood Rd / West Jordan, UT 84084

(801) 566-2484 –Office (801) 542-8299 –Fax

### Hours

Monday - Thursday

9:00 am -5:00 pm (Lobby & Drive up)

Friday 9:00 am -5:00 pm (Lobby)

8:30am -6:00pm (Drive up)

Saturday 10:00am -2:00pm (Drive up only)

### 24 Hour Teller

(801) 531-9099 Option 3

(888) 431-9099 Option 3 –Toll Free

Visit Our Web Site at  
[www.pacificrails.com](http://www.pacificrails.com)