

Park Schools Credit Union **On Your Account**

SUMMER 2010

4915 West 35th Street
St. Louis Park MN 55416

Phone: 952-927-8928
(24-hour Voicemail)
Fax: 952-927-4107

Summer Hours:
8:30-3:30 Monday-Friday

Regular Office Hours
8:30-4:30 Monday-Friday

We're on the web:
parkschoolscreditunion.com

PSCU will be closed:

Monday July 5th
Independence Day

Monday September 5th
Labor Day

PARK SCHOOLS CREDIT UNION STAFF

Heather Eklund,
President
Goldyne Cunningham
Vice President

Dotty Zahner, Member
Service Representative

Sharon Robarge, Member
Service Representative



We do business in accordance with the
Federal Fair Housing Law and the Equal
Credit Opportunity act.

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency



RECREATIONAL LOANS! SUMMER IS HERE...



There has never been a better time to get a
recreational vehicle loan with rates starting as low as **4.49%APR***

Call or check our website for other rates.

Rates are subject to change without notice. All loans subject to credit approval. Other terms and conditions may apply.
*Annual Percentage Rate

❖ **Notice of Change in Terms** ❖ **Cash/Check Cashing Policy** **Effective 8/1/2010**

Park Schools Credit Union will allow you up to \$500 in cash from your account
(savings or checking) per day.

Check cashing privileges are restricted to our checking account holders. Savings
account holders may cash checks but must have funds equal to or greater than
the check being cashed available in their accounts.

2nd Quarter Deposit Rates

Share Savings .15% APY*

IRA .15% APY*

*APY - Annual Percentage Yield

(Rates subject to change)

Please call for rates on **Term Share Certificates.**

\$1000 Minimum. 6 & 12 month terms available

WHAT'S YOUR NUMBER?

Has your household phone number changed from a land line to a cell phone? Or
has your cell phone number changed? If for any reason your numbers have
changed please be sure to inform us at PARK SCHOOLS CREDIT UNION.

Current contact information is crucial for the prevention of FRAUD. If we
receive a fraud alert on your account and we cannot reach you,
your debit card may be blocked.

Keep your **WEEKENDS** and **VACATIONS** problem-free.



Park Schools Credit Union Special Services Fee Schedule

The following list of fees reflects the credit union philosophy that members who use certain services should pay for them rather than ask all members to share the cost. In this way the entire membership of Park Schools Credit Union is served in the fairest way possible. With the availability of FREE online banking you can access your account daily to avoid many of these fees.

CHECKING ACCOUNT FEES

Monthly service charge	None
Per check fee	None
Minimum balance	None
Check printing*	Varies
NSF item	\$25 per item
Stop payment	\$25 per request
Photocopy of paid check	\$5 per check
Online banking	FREE
PSCU@HOME Bill Pay	FREE
Involuntary account closure	\$25

EFT FEES

ATM withdrawals*	\$1 each after 5 FREE per month
Replacement card	\$15
Pin reissue	\$5
ATM overdraft	\$25 per item
Debit card overdraft	\$25 per item
Involuntary debit card closure	\$25
ACH stop payment	\$25 per item
ACH return	\$25 per item

OTHER SERVICE FEES

Deposit item returned	\$25
Automatic payment transfer (NSF) 1st, 15th, or 20th	\$25
Teller check to 3rd party (Payment cannot be stopped)	\$5 each after 1 FREE per month
Lost or stolen teller check	\$25
Domestic outgoing wire transfer	\$15
Domestic Western Union fee	\$25-\$50
International Western Union fee	\$45 plus currency conversion
Foreign item processing	\$25—varies
Research, balancing or any special service	\$25 per hour (Minimum charge \$25)
EZstatements (online)	FREE
Statement copy	\$5 per statement
Account activity printout	\$2 per page
Returned statement	\$5 per occurrence
Inactive account	\$10 per quarter
Duplicate lien release card	\$25
Early closing of Individual Retirement Accounts (IRAs)	\$25
Notary Public	FREE

Notice Regarding ATM Fees by Others: You may be charged a fee by the owner-operator of the machine and/or by an automated transfer network.

*Certain fees are not charged to our retired members.

This fee schedule is accurate as of 7/1/2010. Fees subject to change.