

PF Flyer

First Quarter

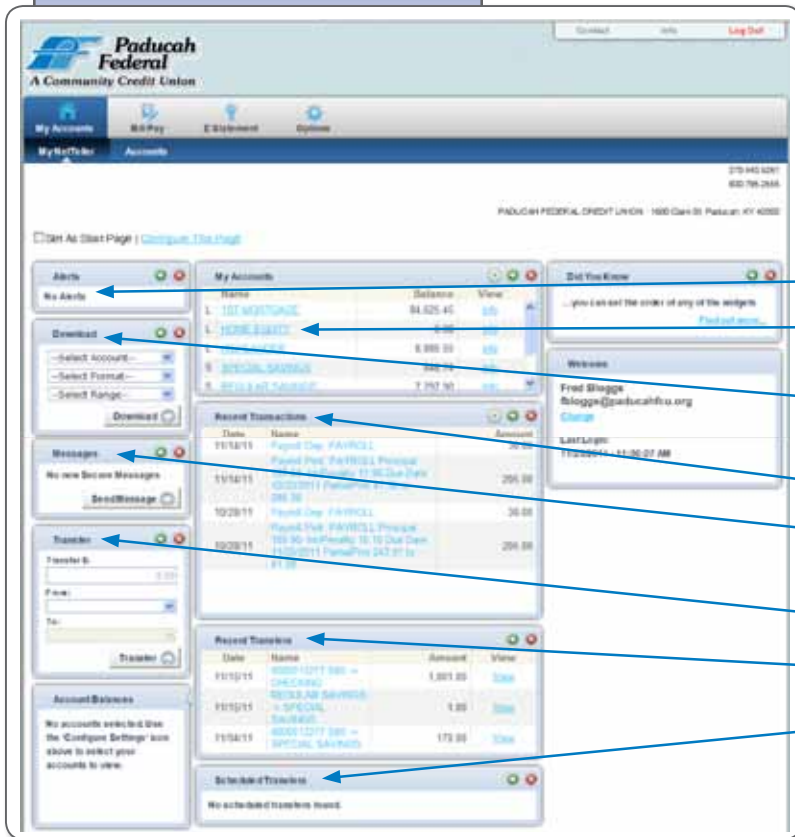
A Quarterly Publication of Paducah Federal Credit Union

January 2012

PF Online Banking

www.paducahfcu.org

New Look, Same convenience



You customize your account display to what you like. Choose the "My NetTeller" start page to use these features:

- Set different types of alerts that email you
- Nickname your accounts & list them as you choose
- Download Transactions for the account in various formats
- View recent transactions
- Receive or send secure messages to the credit union
- Make transfers between your accounts
- View recent transfers
- Schedule reoccurring transfers
- Add or remove any feature and change the order of display

QUESTIONS? • Contact us if we may be of assistance at 270-443-5261

73rd Annual Meeting February 26th @ 2pm

Bring your family and join us. This years meeting will be held at the Robert Cherry Civic Center on February 26th at 2:00p.m. Enjoy the refreshments and door prize drawings following our business meeting.



Paducah Federal
A Community Credit Union

Online bill pay is so quick,
easy and hassle-free...
even an adult can use it.



Online bill pay is now easier than you ever imagined.

With a sleek new design and friendly navigation, you can pay all your bills in no time flat. So why waste your time writing checks? If you haven't used online bill pay—or haven't used it in a while—try it today. Online bill pay offers grown-up sophistication.

Holiday Closings: **Martin Luther King Jr. Day** – Monday, January 16
President's Day – Monday, February, 20



Office Hours: **Monday–Thursday**, 9 a.m.–5 p.m. **Friday**, 9 a.m.–6 p.m.

LATE CHARGE FEE NOTICE

This notice is to inform you that there will be a change in the Consumer Loans Credit Agreement effective March 15, 2012. If a loan is 14 or more days late, there will be a late charge of \$15.00.

RF Rates

First Quarter 2012 Loans

	Annual Percentage Rate (APR)
Cash Secured	3.50% APR
2012-2010 Year Models	As low as 3.50% APR
Other Secured	As low as 3.50% APR
Personal	As low as 7.00% APR
Adjustable Rate Mortgage	As low as 4.25% APR
Home Equity Real Estate	As low as 4.00% APR
10 Year Balloon Mortgage (Fixed Rate)	As low as 4.75% APR
New Home Construction (Fixed Rate)	As low as 5.25% APR

Interest rates quoted "As Low As" are based on the number of years your loan is financed and your credit history.

First Quarter 2012 Dividends

Savings (Average Daily Balance)	Annual Percentage Yield (APY)
\$10,000.01 and above	0.75% APY
\$5,000.01 - \$10,000.00	0.40% APY
\$2,000.01 - \$5,000.00	0.25% APY
\$5.00 - \$2,000.00	0.15% APY
Christmas Savings	0.15% APY
Vacation Savings	0.15% APY
Health Savings	0.90% APY
IRAs – Variable Rate	0.90% APY
IRAs – Fixed Rate	* See Below

**Contact a member representative for further information about fixed rate IRAs, applicable fee, terms and APYs.*