



Member Newsletter

Winter 2012

1801 Superior Avenue • Cleveland, Ohio 44114 • Telephone: (216) 999-4270 • Fax: (216) 999-3527

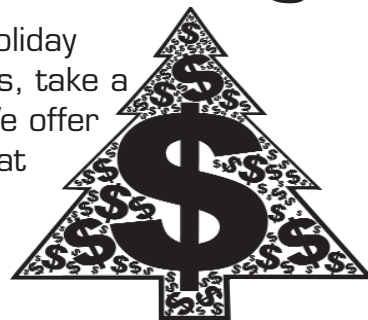


Our Members Make Us Strong – Thank You!

Thank you to our valued members for helping to make 2011 a successful year for our credit union. We look forward to continuing to serve you in 2012, and we hope we can count on your continued loyalty and patronage.

Holiday Loan Special Thru January!

Feeling a let-down after the holidays? Here is a pick-me-up for you: Our Holiday Loan Special is still good through January 31! Pay off all those holiday bills, take a winter vacation, manage an unexpected expense – whatever you need! We offer low rates, no matter what the amount. Take out \$5,000 for 48 months at rates as low as 5.75% APR*; \$10,000 for 66 months rates as low as 6.25% APR*; and \$15,000 for 84 months rates as low as 6.75% APR*. Savings like that should chase away the winter blues! Call us for details or apply online at www.plaindealercreditunion.com.



*Annual percentage rate. A sample payment for \$5,000. at 5.75% for 48 months with a monthly payment of \$116.87; \$10,000. at 6.25% for 66 months with a monthly payment of \$179.47; \$15,000 at 6.75% for 84 months with a monthly payment of \$224.62. All rates and promotions are subject to change at anytime.

VISA® Balance Transfer Offer!

Make a New Year's Resolution: Apply for a Plain Dealer FCU VISA®

Balance Transfer! Pay Here are the details: **0% for 6 Months and no Balance Transfer Fee, 0% for 12 Months with a 2% Balance Transfer Fee, or 1.99% for 18 Months with a 3% Balance Transfer Fee.** Now is the time to apply so you can consolidate your other debts, stop paying

higher interest on other cards and save money for other purposes. So start the New Year off with a financial fitness plan to trim down your debt!

Contact the Plain Dealer Federal Credit Union at (216) 999-4270 for complete details!

*Annual Percentage Rate. Minimum Balance Transfer fee is \$10.00. Balance(s) transferred cannot be from an existing PDFCU loan(s). The Balance Transfer offer expires April 15, 2012. Any unpaid VISA balance will revert to your existing PDFCU Visa rate. Rates are based on your Trans Union credit score. Rates are subject to change without notice. Subject to credit approval. See disclosures.



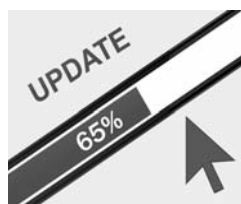
Time Flies! Plan for Retirement with IRA

Time flies when you're having fun ... or working, or raising a family. Let's face it – the future will be here before you know it!



Plain Dealer Federal Credit Union offers a variety of investment options to help you save for retirement. Choose from a Traditional IRA, Roth IRA, or a cumulative IRA Certificate of Deposit (CD). Each option has different features and benefits. Determine which type of IRA contribution is appropriate for you based on your personal financial situation. Contact us for more information on each IRA or review it with your financial adviser. Setting aside any amount – no matter how much or little you can afford – will pay off in the future.

When you decide what option is best, we can open your IRA today. For more details, call or stop in and talk to us.



Just a reminder to please keep your account information updated.

If any information changes, such as name, address, phone number, or beneficiary, please contact the credit union so we can update your account information.



SAVE THE DATE for the Annual Meeting on April 20, 2012!

Keeping yourself financially fit in today's world can be challenging.

That's why **Plain Dealer FCU** is introducing you to **Trinity**, a non-profit certified counseling organization that can provide you with your own financial fitness coach. **Trinity** can assist you in developing a plan to help you reach your financial goals. In many cases Trinity counselors can answer your questions immediately.

- How can I design a realistic budget?
- What are my options for getting out of debt?
- I want to buy a home in the next few years. How can I prepare for that?
- How can I get a copy of my credit report?

If you have more complex issues, an appointment will be scheduled to allow you more time to discuss your situation.

Just call a Trinity counselor toll-free at (800) 281-0939 and let them know you're a member of Plain Dealer FCU. For more information about developing a personalized plan designed for your financial fitness, you can also visit www.plaindealercreditunion.com

We hope you will take advantage of Trinity, another benefit of your membership in Plain Dealer FCU.

Use Direct Deposit to Get Tax Refund Faster

If you haven't signed up for Direct Deposit for your tax refund, ask yourself why not. Concerned about security? Direct Deposit is secure! The IRS reported Direct Deposit as the best option for taxpayers to avoid refund problems. Direct Deposit is fast! Refunds typically arrive up to 3 weeks earlier than a paper check, which could also get lost in the mail or be stolen. Direct Deposit is easy! Just enter your bank account number and the credit union's routing number, 241076233, with your filing (double-check to make sure both numbers are correct). More than 73 million taxpayers choose Direct Deposit in 2010 – see why and give it a try in 2012! If you have any questions, please give us a call or stop in to discuss. Don't make tax time taxing on yourself: use Direct Deposit!



Get Pre-Approved Loan Prior to IX Center Shows



If the "x" in IX Center vehicle shows means too "x-pensive" for you, you haven't talked to Plain Dealer Federal Credit Union yet! Stop by or call us to discuss a pre-approved loan before you head to boat, RV and auto shows at the

IX Center this winter. Then when you visit the shows, you'll already know exactly how much you can borrow for that "x-tra" expense – even a loan for new riding mower or home improvement project! Here are show dates to help you plan your schedule:

JANUARY 2012

- 4-8 Ohio RV Supershow
- 13-22 Progressive Mid-America Boat Show
- 19-22 Remodel Ohio Show
- 27-29 Progressive International Motorcycle Show

FEBRUARY 2012

- 4-12 The Great Big Home & Garden Expo
- 25-Mar 4 Greater Cleveland Auto Show

MARCH 2012

- Feb 25-Mar 4 Greater Cleveland Auto Show

See you at the CU before we see you at the IX!



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www.plaindealercreditunion.com
Monday - Friday 7:30am - 4:30pm

Don't forget to open your Christmas Club for next year's holiday season!



We're Here for You When You Need Help

If you thought your economic situation would improve by now and it has not look to Plain Dealer FCU for help. It's why we're here, to serve our members. Everyone is affected by the current economy, from paying higher gas prices to losing jobs to school levies failing to living on reduced income to facing divorce, an unfortunate result of money problems. You shouldn't be embarrassed if you need help, no matter what your situation. When difficult times arise, don't avoid dealing with them head on! It's always best to confront the problem and talk to your credit union. You are not alone, so don't be too proud. We really want to help! We'll work with you even if you're falling behind by taking a look at the entire picture, do our best to help you get back on track and work to protect your credit score. You can count on the credit union, so be sure to talk to us about your finances, especially during rough times!

