



October • 2020

# Premier Advantage

## Top 3 Reasons to Refinance

By now you've seen the low rate advertisements or have heard your friends talk about the great rate they got **BUT** should you refinance? Here are three reasons to jump in.

- 1. Reduce Monthly Payments** – The first step is to speak with a mortgage lender about your goals and current situation. In general, if rates have declined and the reduced payment from the lower rate offsets the cost of refinancing within 3 years, it will be beneficial.
- 2. Get Cash Out** – The second major reason to refinance is to utilize some of your equity for other purposes. You can use this cash to reduce debt by paying off high-interest credit cards with the lower rate of your new mortgage. This can also be a practical way to finance major purchases that arise such as home improvements.



- 3. Events Beyond Your Control** – The third major reason is to handle an event you cannot control. Think of the equity in your home as a non-liquid savings account to be used in case of an emergency. You can tap into this by refinancing to handle something such as a death or serious injury.

**Remember, when it comes to refinancing, every situation is different. Our Loan Officers are here and ready to help you. Contact a Loan Officer today by calling 515-282-1611.**



**New Website Coming Soon!**

**ANNUAL MEETING**  
will be held on

**October 28, 2020 at 3:30pm.**

Visit [PremierCU.org](http://PremierCU.org) for more details.

### International Credit Union Day

On October 15, 2020 Premier Credit Union and credit unions around



the globe will celebrate the 72nd anniversary of International Credit Union Day; Inspiring Hope for a Global Community. In a year like no other, credit unions can embrace this day to celebrate how they are different and the difference they make. #ICUDay

**We thank you for your membership!**

### Employee Spotlight

Fred Morrow was born in Omaha, NE and later graduated from High School in Creston, IA. He received a Bachelor of Fine Arts from Marymount Manhattan college and later, Certified Nurses Aide and Certified Medical Aide certificates. He has worked a variety of jobs, including customer service, tax processing and for the last 10 years as a med-aide for adults with disabilities. He decided to join Premier as they have a positive mission statement and helped many of the adults he's worked with qualify for their first bank account. He cannot wait to help more people, this time from a financial standpoint! Fred loves movies, books and his three-legged cat Winnipeg. When not at work, you will most likely find him at a library, watching soap operas from foreign lands and hanging out with his nieces and nephews. His favorite writer is Margaret Atwood, his favorite film maker is Jean Luc-Goddard and he loves listening to the music of Jenny Lewis.



**Fred Morrow**





# Presidential Election Day Fun & Facts

- In 1845, Congress decided that voting day would be the first Tuesday after the first Monday in November, which was after the fall harvest and before winter conditions made travel too difficult.



- In 1872, Susan B. Anthony was arrested for attempting to vote in the presidential election; it wasn't until 1920 when American women finally won the right to vote.



- George Washington is the only U.S. president in history to win 100% of the Electoral College vote. This is mainly because organized parties weren't yet formed, and he ran unopposed.



- The oldest presidential candidate to be elected is Ronald Reagan at 69 years old. The youngest is John F. Kennedy at age 43.



- Until 1937, presidents weren't sworn in until March 4 because it took so long to count and report ballots. In light of better technology, the 20th amendment moved inauguration day to noon on January 20th.

## Let us lower your monthly payment.

# 1.99%<sup>AS LOW AS</sup> APR

### 2018 and Newer

\*APR= Annual Percentage Rate. Terms and conditions apply; based upon credit history. See Credit Union for full details.

### Upcoming Holiday Events

#### Festival of Trees and Lights benefiting Blank Children's Hospital – Virtual Event starting November 24, 2020!

Blank Children's Hospital will take the 37th annual Festival of Trees & Lights virtual for 2020. This annual event is the largest fundraiser for Blank Children's Hospital and is a central Iowa tradition to kick off the holiday season attracting more than 20,000 attendees during its five-day run. Support Festival this year by visiting: <https://www.unitypoint.org/blankchildrens/festival-of-trees> for more information.

#### 104.1 EZ's Ornament Smash – Presented by Premier Credit Union

This Christmas, listeners will have the chance to pick their ornament and win a prize from the comfort of their own home! Listeners will sign up to play online and three times a day 104.1 EZ FM will call one of those listeners names. Call back within 10 minutes to pick an ornament off the website. All winners will be in the running to win \$1,000 at the end of the promotion! Contest runs Nov 9th – Dec 18th, listen to 104.1 EZ FM for more details.

#### 36-Hour Festival of Music on 104.1 EZ FM – Presented by Premier Credit Union

Starting on Christmas Eve at noon, 104.1 EZ FM will play commercial free Christmas music for 36 hours! Brighten up central Iowa by listening to the soundtrack to the holiday.

PREMIER CREDIT UNION

9876 5432 1098 7654

05/25

CARDHOLDER NAME

Zero Balance Transfer Fee

No Annual Fee • Apply online

## Platinum Credit Card

# 7.99%<sup>AS LOW AS</sup> APR

\*See Credit Union for full details.

### Pick-up that perfect gift...a Visa® gift card.

Visa gift cards can be used almost everywhere Visa is accepted. We now offer both Visa Gift Cards and Visa Reloadable Cards.

**Pick up your Visa gift cards at any branch location.**



# HO-HO-Holiday Loan

## Low Rates, apply online at PremierCU.org.

Holiday Loan begins November 1, 2020 and ends January 31, 2021. Some restrictions apply, see Credit Union for full details.

make life better™