



July • 2020

Premier Advantage

Is it time for a Fast Track Refi?

FAST TRACK MORTGAGE REFI

We know each homeowner has a unique financial situation and navigating mortgages can be overwhelming. Our loan officers take time to get to know you, your financial situation and tailor one of our many mortgage products to meet your goals.

With rates as low as

2.50% APR*

Contact one of our Loan Officers today by calling 515-282-1611 to get started.

*See Credit Union for full details of the program.

Your Debit Card Now Works with



Visit PremierCU.org for more details on Digital Wallets.

Maximize Your Earnings



With a Premier Credit Union High-Yield Checking Account, simply meet a few monthly requirements and you will earn 3.00%APY* on balances up to \$10,000.

*APY=Annual Percentage Yield. Rate may change after the account is opened. \$5.00 minimum deposit required to open account and earn APY. Maintenance or activity fees could reduce the earnings on the account. Some restrictions apply. See credit union for details.

Employee Spotlight

Steve joined the credit union in 1997 as Vice President of Operations. Later he served the membership as the CFO and became the CEO in 2007. Steve began his Credit Union career in 1985 as a State of Iowa Credit Union Examiner. After 13 years in that role he was hired by Principal Financial Group Employees Credit Union where he has served more than 22 years. "It's amazing to see the changes in the credit union industry from when I began in 1985, to what it is today". "Although we've seen a lot of change; for the most part it has been positive, the same philosophy and culture of providing quality financial services has never wavered."

Steve Flamm





Iowa State Parks
Fun & Facts:

iowadnr.gov



The year 2020 marks the 100th anniversary of the Iowa state parks system; Iowa will host a yearlong celebration to commemorate the centennial.

Iowa is home to 70 parks across the state!



- **Ledges State Park** located in Madrid is one of Iowa's most popular state parks as it boasts four miles of hiking trails that lead up and down steep slopes to scenic overlooks and provide access to spectacular views of Pea's Creek "canyon".



- **Big Creek State Park** located near Saylorville Lake is just 20 miles from Des Moines; Big Creek State Park is a family-friendly setting for picnicking and outdoor recreation. The centerpiece is Big Creek Lake, home of the largest beach in the state park system.

- Hike, boat, fish or camp; your adventure is waiting at one of Iowa's beautiful state parks!

- The mission of Iowa DNR is to conserve and enhance our natural resources in cooperation with individuals and organizations to improve the quality of life in Iowa and ensure a legacy for future generations.

Visit www.iowadnr.gov for more information on this yearlong celebration!

New Website Coming Soon!



MEMBER Assistance Loan

Our members are the heart and soul of Premier Credit Union. If you have been financially impacted by the COVID-19 pandemic, we are here and ready to help.

Our new **Member Assistance Loan** allows you, our member, to borrow money for up to 24 months with an APR* as low as 2.99%. You can also choose to delay your first payment up to 90 days.

These funds can be used for whatever you need. We remain committed to serving your needs throughout this situation.

Apply online today.

*APR = Annual Percentage Rate. Rate subject to change based upon credit history and effective as of 4/10/2020. Payment Example: \$1,500 unsecured Member Assistance Loan for a term of 24 months with a 2.99% APR, the monthly payment = \$64.46. Terms and conditions apply; see credit union for full details.

Premier Supports the Food Bank of Iowa



During this time of need, we are proud to help support the Food Bank of Iowa's goal of: **a hunger free Iowa!**



If you would like to donate, visit:
<https://give.foodbankiowa.org/ge/covid19>

Refinance your car from the comfort of your couch; rates as low as 1.99% APR*, no payments for 90 days, apply online today!



*See Credit Union for full details of the program.

make life better™

Main Office
800 9th Street
Des Moines, IA 50309

Ames Office
520 Grand Avenue
Ames, IA 50010

West Des Moines Office
1301 Grand Avenue
West Des Moines, IA 50265

Skywalk Office
700 Locust - Skywalk Level
Des Moines, IA 50309

www.PremierCU.org • (866) 273-9938