

Bill Pay *Tips & Tricks*

BILL PAY

How do I set up a NEW payee?

- Select **Bill Pay** in the left hand menu
- Select **Add a Payee**
- For an existing merchant, type in the name, and select it from the list. Select **Next** and enter the payment details.
- For a new merchant, select **Add a New Merchant**. Type in **Merchant Name**, select **Next** and enter the payment details.

Can I change a payment that has been scheduled?

Yes, if the status of the payment is "Scheduled" changes can be made. If the payment is in "Process" or "Sent", changes cannot be made.

Making a change to a recurring payment?

Double check the details – Is the amount, date and payee correct?

MOBILE DEPOSIT

Make sure you endorse your check with **"For Mobile Deposit Only"**. If not properly endorsed the check will be rejected.

International Credit Union Day



Local Service. Global Reach.

On October 17, 2019 Premier Credit Union will join 56,000 credit unions around the world for International Credit Union

(ICU) Day[®]. With more than 200 million credit union members around the world, we celebrate the not-for-profit cooperative spirit that all credit unions share; **Local Service. Global Reach.** Join us in celebrating International Credit Union Day on Thursday, October 17th.

We Thank You For Your Membership!

Our most convenient location is at your fingertips.



- Open an Account
- Apply for a Loan

...you don't have to drive to the Credit Union, everything can be done online!



Check out our CD rates!

*APY = Annual Percentage Yield. Minimum balance required, rates subject to change, see Credit Union for full details.

Holiday Loan

Pssst, the Holidays are just around the corner.

Be ready, take out a Holiday Loan from Premier Credit Union!

Apply online at www.PremierCU.org

Holiday Loan begins October 15, 2019 and ends January 31, 2020.

Some restrictions apply. Please see the credit union for full details and disclosures of the program.



Employee Spotlight

We are happy to announce that Adam Lenze is the NEW Branch Manager at our Main branch location. Adam joined Premier Credit Union in September 2010 as a Member Service Representative and has served our membership well in many roles throughout the years. Adam says "the goal as a team is to not only provide good service but a great experience for members whether it's a \$5 cash withdrawal or a \$500,000 home purchase! I'm very thankful for the opportunities that Premier has afforded me, and I look forward to not only my, but our, continued success as we grow!" When not working, Adam enjoys spending time with family and friends and is also an avid Iowa Hawkeyes and Des Moines Buccaneers fan. Congratulations on your new role, Adam!

Adam Lenze



October • 2019

Premier Advantage





Fall Fun Facts:

This year, autumn starts on the Autumnal Equinox on September 23rd and ends on the Winter Solstice, which is December 22nd.



The season is caused by the earth's tilt, not the distance from the sun, which is commonly thought.

Due to the change in the length of daylight and cooler temperatures, leaves stop their food-making process and lose their green color. This gives way to the yellow, orange and red hues that lie under the leaf's surface.

Generally a blend of ground cinnamon, nutmeg, ginger, cloves, and sometimes allspice, **Pumpkin Spice** does not have pumpkin as an ingredient.

Pumpkins, perhaps the most iconic image of autumn, are grown on six of the seven continents (sorry, Antarctica). Their name comes from the Greek word *pepon*, roughly meaning "large melon."



With rates this low Why Rent?

SCENARIO #1 Current Rent: \$600/mo.

Home Sale Price:	\$90,000
Payment & Interest:	\$434.72*
Est. Property Tax:	\$70.00
Est. Homeowner's Ins.:	\$60.00
Mortgage Insurance:	\$61.05
Total Monthly Pmnt:	\$625.77
Monthly Tax Benefit:	-\$81.82**
Total Est. Monthly Payment after tax advantage:	\$543.95

You SAVE \$56.05/mo!

We offer:

- Wide Array of Mortgage Products
- Local Market Knowledge
- Competitive Rates

SCENARIO #2 Current Rent: \$900/mo.

Home Sale Price:	\$120,000
Payment & Interest:	\$579.63*
Est. Property Tax:	\$81.00
Est. Homeowner's Ins.:	\$70.00
Mortgage Insurance:	\$81.40
Total Monthly Pmnt:	\$812.03
Monthly Tax Benefit:	-\$102.00**
Total Est. Monthly Payment after tax advantage:	\$710.03

You SAVE \$189.97/mo!

- Quick Turn Time
- Dedicated Mortgage Team
- Personalized Attention

SCENARIO #3 Current Rent: \$1,500/mo.

Home Sale Price:	\$200,000
Payment & Interest:	\$966.06*
Est. Property Tax:	\$300.00
Est. Homeowner's Ins.:	\$100.00
Mortgage Insurance:	\$135.66
Total Monthly Pmnt:	\$1,501.72
Monthly Tax Benefit:	-\$145.78**
Total Est. Monthly Payment after tax advantage:	\$1,355.94

You SAVE \$144.06/mo!

In Des Moines contact Sheila Strand at 515-245 3546 or SheilaS@PremierCU.org and in Ames, contact Brooke Hermann at 515-232-0258 or BrookeH@PremierLA.org.

Upcoming Community Events: We are excited to participate in several upcoming Community Events.

Best Buddies in Iowa Chef Challenge October 3rd

An evening of food and friendship at the Ron Pearson Center in West Des Moines including hearty appetizers and desserts prepared by chefs from fifteen area restaurants and Best Buddies Iowa buddy pairs.

Festival of Trees and Lights benefiting Blank Children's Hospital November 27th - December 1st

Celebrating 75 years of Blank Children's Hospital, the Festival of Trees & Lights is a five-day public event that is the main fundraiser for Blank Children's Hospital. The event features beautifully decorated trees, entertainment, children's activities, food, shopping and more! There are many wonderful ways you can help support Festival of Trees & Lights. If interested, visit their website for ways to get involved.

Pinky Swear WHO Radiothon

Friday, December 13th - Raising funds to help support the mission of Pinky Swear, which is to help kids with cancer and their families. If you would like to donate; monetary donations can be dropped off to any branch location prior to December 12th or tune into WHO 1040AM from 5am - 7pm on December 13th to donate!

More104's Ornament Smash Party

Saturday, December 14th at Flix Brewhouse in Des Moines- Listen to More 104.1 beginning November 11th to learn how you can become one of 106 qualifiers in the Ornament Smash Party. Make sure to say "Hello" to Premier team members as you "smash" those ornaments!

Harvest These Great Money Market Rates!

Account Balance	APY*
\$25,000 - \$49,999	1.00%
\$50,000 - \$99,999	1.25%
\$100,000 - \$199,999	1.50%
\$200,000 +	2.25%

*APY = Annual Percentage Yield. Interest is calculated using Average Daily Balance. Interest credits and compounds monthly. Rates subject to change after account opening and effective as of January 1, 2019. Maintenance or activity fees could reduce the earning of this account. See Credit Union for full account details.

Drive Happy! Auto Loan 2.98% NEW • USED • REFINANCE

*APR = Annual Percentage Rate. Rates quoted with all available discounts, subject to change based on credit history and effective as of May 1, 2019. An additional .50% will be added to the loan rate if loan is not set up for payroll deduction, automatic payment or ACH debit of loan payment. Also, .50% will be added if the loan account is not set up for e-statements. Rate quoted is for new money. 1.00% will be added when refinancing a current Premier Credit Union auto loan. Payment Example: \$10,000 loan on a 2018 vehicle for a term of 36 months with a 2.98% APR, the monthly payment = \$299.72. Terms and conditions apply, see Credit Union for full details.

make life better™

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Des Moines, IA 50309

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Ames, IA 50010

West Des Moines Office
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