

PREMIER

ADVANTAGE

FALL 2006

Read about more security features on pg. 2!

Enhanced Online Services Coming Soon

Premier Credit Union is pleased to announce that it will be even easier to navigate through your accounts and manage your finances online.

The enhanced service, scheduled to be available by the end of 2006, will enable you to access your accounts, pay bills and view your account statements all on the same site. No more accessing three different sites with three different user IDs and passwords.

"Our online account access, bill payment and e-statement services will continue to offer everything that is available today, they'll just be easier to get to and use," says Lisa Farnen, marketing manager at Premier Credit Union. "We are also very excited about new features that will make our members' online experience more useful."

The enhanced service will offer a monthly calendar view that allows you to see your

accounts, as well as past and future events such as bill payments, scheduled transfers and account alerts. "Everything is more visual, so it is much easier to quickly find what you're looking for," Farnen says. Other benefits include the ability to:

★ **Customize your settings.** From choosing a background image and color scheme to selecting which screen you see first, you control how you want your information to appear. Customizing your settings helps guard against fraud because if your customized settings do not appear, you will instantly know you have been directed to a fraudulent site.

★ **Set up recurring transfers.** You will be able to set up recurring transfers from one account to another at a future date, freeing up your time and giving you peace of mind.

★ **Create e-mail reminders and alerts.** Tired of not knowing when your checking account dips below \$100 or when a



specific check clears, or even forgetting your brother's birthday? Relax, e-mail alerts and reminders will help.

★ **Nickname your accounts.** You will no longer have to look at a series of numbers to figure out which account is for paying bills and which is designated for emergencies or a future family vacation, assign each account a unique nickname.

★ **Change your login user ID.** Don't like using your account number as your user ID? Replace it with an alternate login ID such as your first name or another "secret" word.

continued on back...

Annual Holiday Loan Special

Annual Percentage Rate (APR) as low as 7.99%*

- 12- or 24-month closed-end terms
- Finance a minimum of \$1,000
- One loan per member
- Not available to refinance an existing Premier Credit Union loan

Choose from two easy payment options:

1. Standard 12- or 24-month repayment plan
- or –
2. Qualified borrowers can defer the first monthly payment for 90 days. Interest will accrue during the deferral period.

Applying is easy with our convenient online loan application at www.PremierCU.org or call (866) 273-9938.

Apply today! This special rate is available only through January 31, 2007.

* Not all borrowers will qualify for this rate. Rate is based upon a borrower's credit history and current account relationships. All borrowers must meet loan approval requirements.



PREMIER
CREDIT UNION

New Online Security, Everyday, Everywhere

Included in our enhanced online account access, we'll also be upgrading our security to further protect you and your accounts.

The upgraded security will identify you as the true "owner" of your accounts by recognizing not only your user ID and password, but your computer as well. If it doesn't recognize your computer – for example, you've logged in from a public computer or one you haven't used before, it will ask you challenge questions as an additional line of defense to prevent unauthorized online access. With the enhanced login security, you'll be protected from whatever computer you're using, whether you're at home, at work or on the go.

After your initial mandatory security update, the login process will change in three ways:

- Login will become a multiple step process instead of one screen where you enter your Account Number and password. In the future, you will enter your Account Number and a randomly generated code that changes each time you log in.

- You will be asked to answer a challenge question that you chose during the security update. If you previously chose the option for it to remember your computer, you will bypass this step.
- The last screen will prompt you to verify the Security Key Image that you also selected during the security update and to enter your password. The Security Key Image is used to help you identify that the online session is on our legitimate site. You will see the Security Key Image on every page once you are logged into our site.



While the chances of identity theft or monetary loss are slim, there are those who look to fraudulently gain from unsuspecting individuals. It is our intention to make theft as difficult as possible for these criminals while keeping your experience as hassle-free as possible. This is just one more way to ensure online fraud prevention, everyday and everywhere!

Enhanced Online Services ...continued from front

Session timeout and counter. The session timeout feature allows you to control the length of time that your online session will stay alive after it becomes idle – helping to prevent someone else from jumping on if you step away.

Check Register. The Check Register allows you to balance your checkbook online. Simply click the check box on

each transaction line as you work through reconciling your account. As you reconcile, the Check Register tracking totals will update.

Watch your monthly statements and visit www.PremierCU.org for more information and the exact date it will be available. We know you will enjoy this enhanced service!

Products & Services

Savings

Savings Accounts
Money Market Accounts
Certificates of Deposit (CDs)
Holiday Club Savings
Personal and Business Checking
Individual Retirement Accounts (IRAs)

Consumer Loans

New Car and Recreational Vehicle Loans
Used Car and Recreational Vehicle Loans
Secured and Unsecured Loans
Seasonal Loan Specials
MasterCard® Credit Cards
Overdraft Line of Credit

Home Equity Loans

Term Home Equity Loans
Home Equity Lines of Credit

Business Loans

Revolving Lines of Credit
SBA Loans
Term Loans

Mortgage Loans

Insurance Products

Extended Warranties
Guaranteed Auto Protection (GAP)
Credit Life and Disability
Auto and Homeowner

Convenience Services

Debit and ATM Cards
Privileged Status Surcharge – Free ATM Access
Online and Telephone Account Access
Online Statements
Online Credit Card Payment
Online Bill Payment
Online Loan and Account Applications
Online Loan and Savings Calculators
Online Web Carbook Pricing Guide
Quicken® TurboTax® Online
Visa® Prepaid Cards

Other Products and Services

Automatic Payment
Direct Deposit
Payroll Deductions
Money Orders

Teller Checks
Wire Transfers
American Express® Travelers and Gift Cheques
Notary Public

Office Info & Hours

Main Office
800 9th Street
Des Moines, IA 50309-1202

Lobby Hours
Mon, Tue, Wed & Fri 8 a.m. – 5 p.m.
Thurs 9 a.m. – 5 p.m. Sat. 8:30 a.m. – 12 p.m.

Drive-up Hours
Mon, Tue, Wed & Fri 7:30 a.m. – 5:30 p.m.
Thurs 9 a.m. – 5:30 p.m. Sat 8:30 a.m. – 12 p.m.

Branch Office
Des Moines Register Building
715 Locust Street
Des Moines, IA 50309

Lobby Hours
Mon, Tue, Wed & Fri 8:30 a.m. – 4:30 p.m.
Thurs 9 a.m. – 4:30 p.m.

Contact Us

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24-Hour Account Access

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(866) 755-6044



www.PremierCU.org



Rates

Check our Web site or call us for our current rates.

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