



FALL 2016

Pine Tree Community Credit Union



A Message From Our CEO...

Grangeville Branch

230 E Main
Grangeville ID 83530
Phone (208) 983-1558
Fax (208) 983-1575

Riggins Branch

603 N Main
Riggins ID 83549
Phone (208) 628-3100
Fax (208) 628-3125

Branch Hours

Monday-Thursday

9:00 am - 5:00 pm

Friday

9:00 am - 5:30 pm

www.pinetreeccu.org

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President/CEO

Dan Goehring

Board of Directors

DAVID BODINE- Chair

RACHEL YOUNG- Vice Chair

JANIS LANCE- Treasurer-Secretary

MELANIE HAWKINS- Director

BOB MANGOLD- Director

JOE CLADOUHOS- Director

JERRY ZUMALT- Director

Supervisory Committee

DONNA FORSMAN- Co-Chair

CAROL KINZER- Co-Chair

JONNY WILSON- Member

CHRIS KOEHLER- Member

Employees

CHERI SCHUMACHER- CFO/Asst Manager

WANDA AGEE- Accounting Specialist

KIM BAKIE -Loan Officer

ZETTA BATES- New Accounts/Loan A sst

JULIE THOMPSON- Lead MSR

LINDA CASS-MSR

WHITNEY KASCHMITTER- MSR

CHARITIE MILLER -MSR

SANDRA HINKLEY- Riggins Branch Manager

MARGARET CHAMBLISS- Riggins MSR

TRACIE POTTENGER- Riggins MSR

HEIDY MEAD-Riggins MSR

KIM HACKLER - Riggins MSR

Dear Members:

We are in the homestretch of 2016 and have been busier than ever working on improving our technology, making it more efficient and enhancing security. We are excited to announce that soon members will be able to apply for loans using their smart phones. This enhancement should be available through internet banking before year end.

Our main objective at **PTCCU**, an established financial cooperative, is to meet the needs of our members and our community. We do this by listening to the advice of our membership and board members. We are currently asking for candidates who would be interested in representing the credit union as a board member. Please let me or a current board member know if you would like more information on becoming a board candidate for the 2017 election.

I hope you will think of **PTCCU** first for all of your financial needs, big or small. You are the owners of the credit union. Please let me know what the credit union can do to financially improve your life. We are here to serve you.

Sincerely,

Dan Goehring, CEO



See this month's statement insert for more details!

Pine Tree Community Credit Union

were BIG ON YOU !!

HOLIDAY CLOSINGS 2016

January 2

New Years Day

Jan 18th

Martin Luther King Jr. Day

February 15

President's Day

May 30

Memorial Day

July 4

Independence Day

September 5

Labor Day

November 11th

Veteran's Day

November 24-25

Thanksgiving

December 26

Christmas Observed

PRODUCTS & SERVICES

Share Accounts (Savings)

Draft Accounts (Checking)

Certificates of Deposit (CD)

Idaho Medical Savings Accounts (MSA)

Wire Transfer Services

Money Orders

Cashier's Checks

FREE Notary Services for Members

FREE Internet Banking & Bill Pay

E-Statements

Co-Op Shared Branching Services

Drive-Up Window

VISA Travel Cards

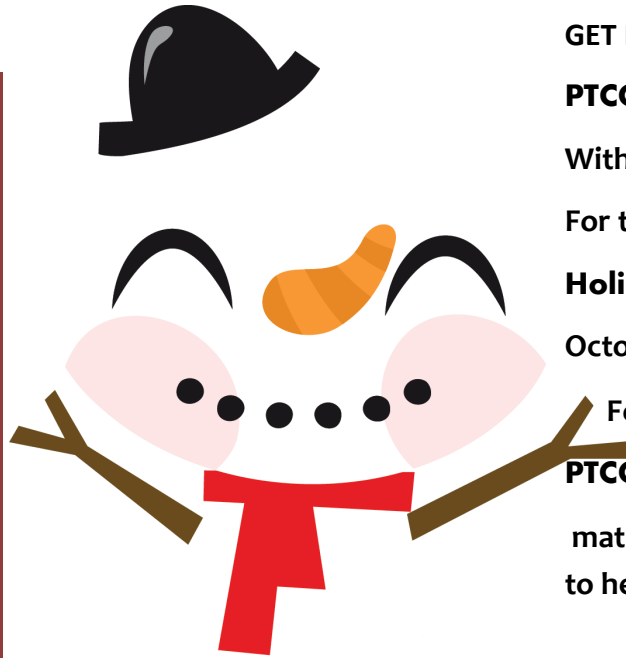
VISA Gift Cards

ATM

IRA's

Consumer Loans

VISA Credit & Debit Cards



GET READY !!!!

PTCCU is again partnering

With **BUDS POWERSPORTS**

For the **Annual Food Bank**

Holiday Cash Drive starting

October 15th thru Christmas!!

For every \$1 donated
PTCCU AND BUDS will each
match!!! \$1.00 donation = \$3.00
to help a family in our

Community !!!

THURSDAY, OCTOBER 20 2016

PTCCU CELEBRATES INTERNATIONAL CREDIT UNION DAY

Since 1948, International Credit Union Day has been celebrated annually on the third Thursday of October. Each year, the International event affords the opportunity to remember credit unions' proud history and promote awareness of and support for the credit union philosophy.

This year's ICU Day will take place on **October 20 2016**.

Please join us on **Thursday October 20TH**, for refreshments, a drawing for prepaid **VISA Card**, and while they last a free reusable **Tote Bag**.

Pine Tree Community Credit Union Members Save Big with the Sprint Credit Union Member Discount

Tired of paying too much for your cell bill? We don't blame you. So we're helping you save with the Sprint

Credit Union Member Discount from Love My Credit Union Rewards. As a [Pine Tree Community Credit Union](#)

member, you can save on your monthly wireless bills – plus have your activation and upgrade fees waived.

Our members can get:

10% discount on select regularly priced Sprint month-

Service.

Activation fee on new lines waived (up to \$36 in savings)

Upgrade fee waived (up to \$36 in savings)

3 Ways to Get Your Discount:

Call **877.SAVE.4CU** (877.728.3428) and let them know you're a credit union member.

Ask to be a part of the NACUC_ZZM Corporate ID to save

Click LoveMyCreditUnion.org/Sprint



Pine Tree Credit Union at a Glance as of 9/01/2016

Assets: \$41,768,156

Loans to members: \$27,953,327

Deposits from Members: \$37,238,633

Net Worth: \$ 4,450,707

Capital/Asset Ratio: \$ 10.66%
(Classified Well Capitalized by NCUA)

Members: 3276