

# Pine Tree Community Credit Union

## WINTER 2016

### 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](http://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

**Clifford Scheline** - Member

**Chris Koehler** - Member

### Employees

**Cheri Schumacher** - CFO/Assistant Manager

**Wanda Agee** - Accounting Specialist

**Kim Bakie** - Loan Officer

**Zetta Bates** - FSR/Loan Assistant

**Julie Thompson** - Lead MSR

**Whitney Kaschmitter** - MSR

**Linda Cass** - MSR

**Charitie Miller** - MSR

**Sondra Hinkley** - Riggins Branch Manager

**Margaret Chambliss** - Riggins MSR

**Tracie Pottenger** - Riggins MSR

**Heidy Mead** - Riggins MSR

**Kim Hackler** - Riggins MSR

## Member Connection

*Your Quarterly Newsletter*

## A Message From Our CEO...

### PINE TREE COMMUNITY CREDIT UNION (PTCCU) CELEBRATES 60 YEARS!

2016 marks our 60<sup>th</sup> year for helping members achieve their financial goals. During the past 60 years PTCCU has experienced a lot of changes, but our mission remains the same: "Helping members achieve their financial goals." PTCCU began by serving the Mill employees, later expanding to include school employees to now serving the needs of all the individuals who live or work in Idaho County, and their immediate family members. Over the years, the board and staff have continued to respond to industry changes in an effort to keep up with an ever changing financial and technological market. It is this kind of industry awareness which makes PTCCU a strong and stable organization. No action is ever taken by the elected board without giving careful consideration to what its effect will be on PTCCU's member/owners.

We are grateful for the loyalty of our members, who have been instrumental in our success this year, a year which has proved very difficult for many of our members. That is why every PTCCU employee is committed to our members, to providing superior service and to making PTCCU the best place to belong.

2015 has been replaced with the excitement of 2016; Yes, 2016 will be hard, full of uncertainty, and for sure challenging. I don't know anyone who is confident the economy of 2016 will be any better than last year, however with the leadership of your Board, and the hard work of PTCCU Staff, and our members continued support; we say "we are ready"

On behalf of the Board, Supervisory Committee, and staff at PTCCU, We would like to thank our new and long time members for their support and look forward to serving you in 2016 and beyond.

Happy New Year!  
DAN GOEHRING CEO



**Complimentary Coffee Everyday**  
**Cookies Every Friday!**



### **PTCCU CONCLUDES FOOD BANK DRIVE:**

From November 15<sup>th</sup> to December 15<sup>th</sup> PTCCU and BUD's Power Sports have partnered in a Food Bank Drive. Members of PTCCU and Customers of Bud's Power Sports are being asked for donations for the Food Bank, at the conclusion of the Drive Bud's and PTCCU will match the donations collected. At press time for this Newsletter results are not available, but the drive is going well. Your participation is appreciated.

**HOLIDAY CLOSINGS 2016**

**January 2**

New Years

**January 18**

Martin Luther King Jr, Day

**February 15**

President's Day

**May 30**

Memorial Day

**July 4**

Independence Day

**September 5**

Labor Day

**November 11**

Veteran's Day

**November 24-25**

Thanksgiving

**December 26**

Christmas

**Products and 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

FREE E-Statements

Co-Op Shared Branching Services

Drive-Up Window

VISA Travel Cards

VISA Gift Cards

Fee-Free ATMs - open 24/7!

IRA's

Loans (Mortgage, Auto, Personal, etc)

**PTCCU'S ANNUAL MEETING SCHEDULED FOR JANUARY 30<sup>TH</sup> 2016 (SATURDAY)**

As a member/owner of PTCCU, The Board and Staff would like to extend an invitation to be a part of the 60<sup>th</sup> Annual Meeting on Saturday January 30, 2016 at 12: 00 P.M. Like last year, it will be held at the EAGLES HALL, 218 North C. Street. A hosted lunch will be provided at no fee for our members and guests. Please attend, your input is appreciated, and you may win one of several door prizes. For more information or for reservations, please contact Zetta at 983-1558.

**PTCCU IN PROCESS OF REPLACING DEBIT/CREDIT CARDS WITH EMV CHIP TECHNOLOGY;**

EMV chip technology, (named after its developers Europay, MasterCard, and Visa) is becoming the global standard for credit/debit card transactions. This smart chip technology features payment cards with embedded microprocessor chips that store and protect cardholder data. Chip technology is an evolution in our payment system that will help increase security, and reduce fraud. PTCCU has already began replacing the debit/credit cards

**PTCCU TO GIVE FREE PIGGY BANKS WHEN PEE PENGUIN ACCOUNT IS OPENED**

At PTCCU, we believe it's never too early to start learning about financial responsibility. The PEE PENGUIN ACCOUNT does just that, while encouraging savings habits at an early age. Watch your little one's savings grow as they grow!

For children age 0-12

Open with as little as \$25.00

Earn dividends on \$25.00 or more

BIRTHDAY CARD ON THAT SPECIAL DAY

With every in-branch deposit your child will receive a special reward

Funds can be transferred from a parent's or guardian's checking account to help them save.

**Don't forget the Piggy Bank, while supplies last!**

**Pine Tree Credit Union at a Glance (as of 11/30/15)**

<b>Assets:</b>	<b>\$41,571,923</b>
<b>Loans to members:</b>	<b>\$25,519,353</b>
<b>Deposits from Members:</b>	<b>\$37,040,224</b>
<b>Net Worth:</b>	<b>\$ 4,365,848</b>
<b>Capital/Asset Ratio:</b>	<b>\$ 10.50% (Classified Well Capitalized by NCUA)</b>
<b>Members:</b>	<b>3180</b>

