

The Blue Zone

Discover Planites Credit Union



Spring 2018
planites.org

Annual Members Meeting Highlights

On March 1, Planites Credit Union (PCU) held its 63rd Annual Members Meeting. PCU leadership shared that for 2017, the credit union had \$3.6 million in capital, \$31.3 million in assets with a net worth ratio of 11.4%.

Last Year's Accomplishments

PCU had a great year with over \$3 million in new loans and \$11.5 million in loans overall, an increase of 3.6%. We launched a new Financial Resource Center, which provides reliable financial insight and resources for our members. Also, PCU partnered with AmeriCU Mortgage to provide first mortgage loans to our members that include conventional, Federal Housing Administration (FHA) and Veterans Administration (VA) mortgages.

We continue to see growth in usage of several of our services, including our Mobile Banking application as well as our Remote Check Deposit feature. Our Remote Signature lending program has grown with more than half of our members closing their loans electronically.

In 2018, PCU will remain committed to empowering our members' financial success. The Planites Board, management and staff thanks you for your continued loyalty and support. Remember, at PCU, we belong to you!

Financial Resource Center

Check out PCU's Financial Resource Center, which is your one-stop shop for quality information on the pressing financial decisions you face at multiple stages of life. Look for new content weekly on planites.org.



The Planites Credit Union staff (left to right): Donielle Dantzler, Audrey White, Maryann Dunn, Danny Valkanos, Madeline Sanchez, Lauren Stepney, Alex Porras and Sabrina Mathis



Planites annual meeting prize drawing winners: Lisa Daniels, Nintendo Switch, and Eric Kowalik, Picnic at Ascot equipped cooler on wheels



Need a Home Loan?



Whether you're buying your first home, an investment property or a retirement home or just looking to improve your current rate or term — we've got you covered. We are here to provide the knowledge

and tools you need to be a confident, successful buyer. With conventional programs requiring as little as 3% down payments and FHA loans at 3.5% down, do you really want to put off home ownership any longer? For more information, call 312-653-8044.

The Rate Corner

Share & Club Accounts	APR*	APY**
Share Savings	0.30%	0.30%
Holiday Club	0.30%	0.30%
Vacation Club	0.30%	0.30%
Certificates/Retirement Accounts		
\$500 Minimum - 90 Days	0.55%	0.55%
\$500 Minimum - 180 Days ¹	0.65%	0.65%
\$500 Minimum - 12 Months	0.74%	0.75%
\$500 Minimum - 18 Months	0.84%	0.85%
\$500 Minimum - 24 Months	0.99%	1.00%
Loans	Term	APR*
Personal Loans	Up to 3 Yrs.	8.25%
Auto Loans (2017-18 models) ^{1†}	60 Months	2.49%
	72 Months	3.49%
Auto Loans (2016 or older models) ^{1†}	60 Months	3.49%
	72 Months	3.99%
Visa Platinum Credit Card	Open	8.25%
Share Secured	Up to 5 Yrs.	4.00%

*Annual Percentage Rate (APR)

**Annual Percentage Yield (APY)

¹180-day rates not available for IRAs

[†]Loan rates are quoted as the lowest available. Actual rates based on credit-worthiness, model year and down payment

Rates and terms subject to change without notice.
Rates effective as of April 1, 2018.

The Planites Easy Saver Program

If you are looking for an easy way to add money to your savings account, opt in to the PCU Easy Saver program*. We'll round up your Planites debit card purchases to the next dollar and add them to your savings account.

As an example, when you use your Planites debit card to buy a cup of coffee for \$3.28, we would transfer \$0.72 from your checking account to your savings account. Later in the day, if you purchase a bag of groceries for \$29.36, we would transfer \$0.64 to your savings account. Per purchase, the impact to your wallet is minimal, but over time, the savings can really add up.



To opt in to the program, stop in the credit union (14th floor of 300 E. Randolph, Chicago, Illinois), call 312-653-6371 or email us at PlanitesCU@bcbsil.com.

**Must have a PCU checking account, debit card and savings account. The dividend rate and annual percentage yield may change at any time at the sole discretion of PCU.*

Find, Drive and Save

Looking for a new or used vehicle? See PCU first to get pre-approved for an auto loan. We have rates as low as 2.49% APR*. When you close on the auto loan with Planites, you will receive a \$100 Visa gift card**. See our Auto Buying Resource Center at planitescu.groovecar.com. Also, visit planites.org or call 312-653-6371 for more details.

**Annual percentage rate (APR). Rates determined by credit worthiness and effective April 1, 2018. Terms and conditions subject to change.*

***Supplies limited. \$15,000 minimum loan amount to receive gift card.*

Staff Members:

Danielle Dantzler
Maryann Dunn
Sabrina Mathis
Alex Porras
Madeline Sanchez
Lauren Stepney
Danny Valkanos
Audrey White

Monday to Friday

Website:
planites.org

Office Phone:
312-653-6371

Member
Audio Response
System (MARS):

312-653-4890

Visit Us:

8:30 a.m. - 4 p.m. (Central Time)
7:30 a.m. - 3 p.m. (Mountain Time)

Holiday Closing

Memorial Day, Monday, May 28, 2018



Albuquerque, Belleville, Chicago, Danville, Downers Grove, Great Falls, Helena, Jacksonville, Lombard, Marion, Mattoon, Naperville, Quincy, Rockford, Springfield, Waukegan

234452.0318