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Fee Change Notice

Effective April 1, 2017 there will be a change to how the \$10.00 Non-Relationship fee will be applied. Accounts with no activity in 6 months and combined balances under \$100 are subject to the fee.

Upcoming Holiday Schedule

We will close on the following:
Feb 20th - President's Day

Make Your Money Matter

Wells Fargo has had a tough time in the news lately. From their failed STEM ad campaign to their recent fake accounts scandal, things are not looking good for the banking giant.

At first, their CEO released a statement saying it's not a matter of culture, but when 5,000 employees are let go for fraudulent behavior, it's certainly a matter of culture. Wells Fargo employees signed customers up for 2 million accounts without their knowledge.

This leads to a larger conversation about global banking. In the credit union world, we often tell people to "Make your money matter." Sure, your money matters at a big bank, often because it's used to line someone else's pockets, and (often) the pocket-lining is at the expense of the financially vulnerable. At a big bank, money matters to someone, but it's not on your behalf, or your family's, or your community.

And it isn't the fault of the teller or branch manager. It is a cultural problem. With high pressure sales goals to just get to the bottom line, people begin to do unethical things to keep their job and provide for their family.

There's a serious problem when profits are placed over people—over customers and over the employees who actually earn money for the company. Employees deserve to be compensated fairly for the customers they serve and results they deliver, but you simply cannot succeed as a business if delivering results is not for the people you serve.

At Prestige Community Credit Union, you know your money matters. The credit union business model is not-for-profit and is literally to serve members. You're part owner, so your opinion matters. The seventh cooperative principle, concern for your community, is ingrained in each and every credit union. It's about equality, equity and mutual self-help. When one person rises, so does everyone.

So, if you're reading this, maybe you have an auto loan or credit card through Prestige Community Credit Union but aren't a regular checking account holder. Consider making a smarter choice, ditching your bank and doing business with a credit union. Come see us today or call us at 972-715-4444 for all your financial needs.

Together, we can make a difference. For good.



2017 Board of Directors Nominations

Three current members of the Board of Directors terms are expiring at the Annual Meeting in April 2017. The following people have been nominated for election to the Board:

Larry Hall • Ta Li • Kimberly Rotto

Any member of the credit union who has the qualifications and willingness to serve can apply to be on the ballot. A Director Application and Agreement to Serve can be obtained from the credit union, along with a copy of an official petition requiring the signatures of 55 eligible members. Contact Sammy Shanafelt, for copies. The petition and signed application must be filed by February 24, 2017 to be considered by the nomination committee for inclusion on the ballot. There will be no nominations from the floor at the Annual Meeting.

	<h1>BIG BANKS BLOW!</h1>		
	<h1>14</h1> <p>MONTH</p>	<h1>1.40%</h1> <p>*A.P.Y.</p>	<h1>RETURN ON INVESTMENT</h1>
<h1>CD</h1>			
<p>Is your money being threatened by big-bank tactics? At Prestige, our primary goal is to inflate YOUR pocket book, not greedy shareholders. Avoid those financial sharks and swim to friendlier waters with our limited time high-interest CD.</p>			
<p>CALL TODAY</p> <h1>972-715-4444</h1>	<p>VISIT US</p> <p>PRESTIGECU.ORG/ DIFFERENCE FACEBOOK&TWITTER</p>		

*A.P.Y. = Annual Percentage Yield. 14 Month CD Special available only to new money deposited into the credit union. Minimum amount to open is \$1,000.00. Interest is accrued daily and posted monthly. Early withdrawal of principal would result in a loss of 90 days of dividend earned or not. Federally insured by NCUA. **Offer expires 3/3/17**



COMPLAINT NOTICE

If you have a problem with the services provided by this credit union, please contact us at:

Prestige Community Credit Union
P.O. Box 802631
Dallas, Texas 75380
972-715-4444
info@prestigecu.org

The credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting the Texas Credit Union Department at 914 East Anderson Lane, Austin, Texas 78752-1699, Telephone Number: (512) 837-9236, Website: www.cud.texas.gov.

DOCUMENTS AVAILABLE TO MEMBERS

Upon request, a member is entitled to review or receive a copy of the most recent version of the following documents:

1. Balance Sheet and Income Statement
2. A summary of the most recent annual audit
3. Board policy regarding access to the articles of incorporation, bylaws, rules, guidelines and board policies
4. Internal Revenue Service Form 990

The credit union Privacy Policy and Annual Report are available online at www.prestigecu.org.