



PREMIER FINANCIAL
CREDIT UNION

Money Talks...

www.premierfinancialcu.org

Financial News and Information From Premier Financial Credit Union

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Yes I Can . . . Drive away with a better deal

Let your credit union finance your summer fun with a great rate and a low monthly payment. With financing from PFCU you'll be on the road in no time at all.

Autos & Light Duty Trucks

→ **5.99%** APR***

Boats, RVs and Campers

→ **6.50%** APR***

Motorcycles & Jet Skis

→ **7.99%** APR***

Drive away with the best deal when you finance your summer fun at the Credit Union.

Holiday Closing

PFCU Offices will be closed Monday, May 26, 2008 in observance of Memorial Day. You can still access your account at 25,000 surcharge-free ATMs, online at www.premierfinancialcu.org and by phone with CU*Talk.

Home Improvement Season

Access your home's equity this season and complete all those Spring / Summer projects. With a Premier Equity Line you can:

- Add Square Footage on your Home,
- Remodel your Kitchen and/or Bath,
- Add Gorgeous Landscaping,
- Add a Garage,
- Finish the Basement, and more!

Whether you're in need of additional space or looking to increase the value of your home, you will only make a payment if you carry a balance!



Premier Equity
Line 5.25%*

Community Corner

PFCU joins the **American Cancer Society** to celebrate cancer survivorship, remember loved ones lost, and fight back against a disease that takes so much from so many. We are joining **Relay For Life** and hope you do too! PFCU will be participating at Sterling Heights High School on June 7th & 8th. For more information about other locations and how you can help this tremendous cause please visit our website, www.premierfinancialcu.org, and click on "What's New." Join the PFCU **Relay For Life** Team and/or find out how to donate.



Other Community Events:

April 27, 2008 - PFCU Walked in March for Babies



Although the name of **March of Dimes** signature event has changed to **March for Babies**, the mission has not. March of Dimes continued to improve the health of babies on April 27, 2008 as PFCU joined thousands in an amazing experience to raise money and awareness. March for Babies brought out young and old alike to Metro Beach and Hart Plaza. PFCU was represented at both events while sponsoring a checkpoint at the Metro Beach location.

We want to thank everyone who contributed to this great cause and made this event a success. We look forward to continuing this great tradition for years to come. We hope you can join us for future events. For more information please visit our website at www.premierfinancialcu.org.



PREMIER FINANCIAL
CREDIT UNION

Locations
&
Contact Information

Clinton Township Office
38770 Garfield Road
Suite 120
Clinton Township, MI 48038

Toll Free: 866-416-3700
Local: 586-416-3700
Fax: 586-416-3701

Detroit GASCO Office
3200 Hobson St.
Detroit, MI 48201

Toll Free: 866-416-3700
Local: 313-831-7010
Fax: 313-831-4680

Service Center Locations
21 Service Center Locations
throughout Michigan. For a
location near you call
866-416-3700 or visit
www.premierfinancialcu.org

Surcharge-Free ATMs
25,000 throughout the country,
including 5,500 in 7-Eleven
Stores. For a surcharge-free
ATM location near you call
866-416-3700 or visit
www.premierfinancialcu.org

Current Loan & Deposit Rates
Call 866-416-3700 or visit
www.premierfinancialcu.org

CU*Talk
800-860-5704

Email
info@premierfinancialcu.org

Web Address
www.premierfinancialcu.org

Routing & Transit Number
272-078-491

PREMIER FINANCIAL CREDIT UNION

Where people are worth more than money

Time for a Vacation!



You've been working hard and suffered enough through a long winter, it's now time for you to kick back, relax, and take a little time for you and your family. Take advantage of a Premier Financial Credit Union **LifeStyle Loan** and begin planning that dream vacation you so righteously deserve!



- MEXICO!
- VEGAS!
- BAHAMAS!
- FLORIDA!
- VIRGIN ISLANDS!
- PUERTO VALLARTA!
- SAN ANTONIO!
- NEW ORLEANS!
- BORA BORA!
- TAKE A CRUISE!

Option 1

\$1,000

Payments

as low as **\$87.49/mo.****
for 12 months

Option 2

\$2,500

Payments

as low as **\$114.14/mo.****
for 24 months

Option 3

\$5,000

Payments

as low as **\$158.79/mo.****
for 36 months

Expanding ATM Network



With over 25,000 surcharge-free ATMs, CO-OP Network gives PFCU members across the country access to their money when they need it. The 25,000 surcharge-free ATMs on the CO-OP Network includes 6,000 deposit-taking and 5,500 7-Eleven locations throughout the US and Canada. CO-OP Network's membership has access to over 800,000 ATMs worldwide through links to NYCE, STAR, Cirrus, Pulse and Plus.

To find an ATM within 10 miles of your location...simply log-on to www.premierfinancialcu.org and look for the CO-OP Network Logo found on the bottom of every page. Simply enter your exact address or zip code where you are located to find the closest ATM.

***Home Equity Line of Credit** Annual Percentage Rate (APR) is based on applicant's credit history. Current APR on **May 1, 2008** is as-low-as 5.25%. Rates adjust according to the Prime Rate published in the Wall Street Journal. Maximum APR will never be more than 6% above the initial APR or 15% (which ever is less). APR cannot increase or decrease by more than 2 percentage points in any one-year period. Property, Title, Appraisal, and/or flood insurance, if applicable, is required. APR may change without notice.

****LifeStyle Loan** - Payment amount shown is generated from an 8.9% APR. Rates are current as of **May 1, 2008** and may change without notice. APR and loan terms are based on applicant's credit history and loan terms. Other rates and terms are available. Terms are based on credit approval.

*****Annual Percentage Rates** (APR) is based on applicant's credit history, loan term and/or year of collateral. Other Rates and Terms may apply. Rates current as of **May 1, 2008** and may change without notice.

