



June 2010

*Board of Directors*

- Lyle Mettler, President
- Jay Jensen, Vice President
- Helen Stone, Treasurer
- Patty Davis, Secretary
- Gerald Dunbar
- Dan Buzzard
- Allen Thompson

*Supervisory Committee*

- Roma Iverson, Chairperson
- Karen Lloyd
- Darcy Gatfield

*Staff*

- Shelly Payne, Manager
- Latina Pressley, Member Service Rep.
- Debbie Kroush, Member Service Rep.
- Julie Frost, Member Service Rep.
- Sarah Fredrickson, Loan Officer
- Traci Howell, Member Service Rep.

Payette River Community

Credit Union

111 S. Hayes  
PO Box 121  
Emmett, Id 83617

Tel. 365-4151  
Fax 365-6389

Voice Teller Response  
398-7241

E-mail—prccu@prccu.org

WEB Site —prccu.org

Horseshoe Bend Branch  
407 Highway 55  
Horseshoe Bend, Id 83629

Tel. 793-3007

# C.U. News

## New Federal Regulations Don't Forget to Sign Your OPT In Form

You must opt in to Retain your ATM/  
Debit Card Overdraft Privilege.

You Currently have overdraft privilege on your checking account. This allows us to honor checks, Automated Clearing House Transactions, ATM and Debit Card transactions when your account is overdrawn. Because of new regulatory requirements, the overdraft privilege service you currently have for everyday debit card and ATM transactions, will only continue until August 15, 2010. After August 15, 2010 **we will not** authorize and pay overdrafts on your everyday Debit Card and ATM transactions, unless you Opt In. We pay overdrafts at our discretion which means we do not guarantee that we will always authorize and pay any type of transaction. Contact a Member Service Rep for more information. Forms are available at either branch or on our website at [www.prccu.org](http://www.prccu.org)

NEED A SUMMER VACATION???

We offer several types of Loans and Vacation Club Accounts. Contact a Loan Officer or Member Service Representative today.

**WE OFFER-FREE** checking, online banking, VISA debit cards, electronic deposits and withdrawals, voice teller response line.



Payette  
River  
Community  
CREDIT UNION

Financial Information

Assets	6,820,257.34
Loans	2,168,527.90
Equity	595,003.98
Members	1609

as of May 2010



Shares, MSA, &  
Christmas Club

50+ .1%(APY .1%)

IRA

50.00 + .1% (APY .1%)



## Idaho Ranked 7th Best For Economic Outlook

5/13/2010

Originally in *The Idaho Business Review*, 05-13-2010

Written by *IBR Staff*



Please check with us the next time you are in the market for a new or used vehicle, RV, or extra money for that vacation you have dreamed of. Check into refinancing your high interest auto or RV loan with the credit union. Local loan decisions

### Our Current Rates

New auto loans - 4.40%- 7.40% APR  
 Used auto - 5.40% - 11.40% APR  
 RV loan from -7.00% - 11.90% APR  
 Signature -10.50% -13.50% APR  
 (Rates based on your credit history and

Idaho's economic outlook has improved, and the state now ranks seventh, according to the American Legislative Exchange Council's new Rich States, Poor States report. Idaho improved from 14th a year ago due to its relatively low property tax burden, good labor policy, lack of a state estate tax and the second lowest state debt ratio. But Idaho has room for improvement, especially regarding its income tax rates that are higher than average, the group said.

As states face their toughest budgetary situations in a generation, those with a high and rising tax burden are more likely to drive away individuals and business, while those with lower and falling tax burdens are more likely to attract businesses and create jobs, the council said in a release.

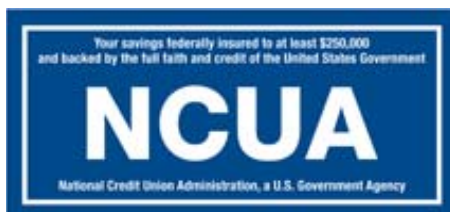
Among neighboring states, Montana ranks 33rd in economic outlook, Wyoming ranks 6th, Utah ranks 1st, Nevada ranks 11th, Oregon ranks 41st and Washington ranks 24th.

Nationally, the top five states are Utah, Colorado, Arizona, South Dakota and Florida. The bottom five are California (46), Illinois, New Jersey, Vermont and New York, according to the American Legislative Exchange Council's report.

*Thank You*  
*For Using Your*  
**CREDIT UNION**

### Services Offered

Share Savings	Discount Theater Tickets
Payroll Deduction	Voice Teller Response
Share Draft	VISA Travel Money Cards
IRA Shares & Certificates	VISA Gift Cards
Christmas Club Accounts	Western Union
Medical Savings Accounts	E Statements



*Holiday Closings*

Independence Day-Saturday July 3rd and Monday July 5th
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