

## LOAN RATES



**Mortgage Loans**  
Rates current as of the date of printing.

**Government Loans**

**Purchase & Refinance**

(including cash-out up to 85% ltv):

**30 year Fixed: 5.00% 5.737% APR**

**15 year Fixed: 4.50% 4.934% APR**

\*Annual Percentage Rate.  
Interest rate quote based on 620+ credit score.  
Maximum loan amount is \$346,250 but may be lower for certain counties. Purchases require 3.5% down payment.  
Refinances:

Up to 96.5% of value to pay off one mortgage only  
Up to 80% if paying off more than one mortgage

**Conventional Loans**

**Purchase (No cash-out):**

**30 Year Fixed: 4.75% 4.956% APR**

**15 Year Fixed: 4.25% 4.572% APR**

**Refinance (No cash-out):**

**30 Year Fixed: 4.75% 4.956% APR**

**15 Year Fixed: 4.25% 4.572% APR**

\*Annual Percentage Rate.  
Interest rate quote based on 740+ credit score.  
Maximum loan amount is \$417,000. For higher loan amounts, please call for quote.  
Purchases require 5% down payment.  
Refinances up to 95% of value to pay off one mortgage only.

If paying off a second mortgage or home equity line of credit then refinance will be considered cash out.  
Cash out Refinances up to 80% and additional fees or points may be added.

ALL rate quotes & APRs above based on:  
loan amount of \$125,000; 80% loan-to-value; owner-occupied, single-family detached residence. Rates and terms are based on an evaluation of each member's credit history, loan-to-value, occupancy, loan type, loan amount and loan purpose, so your rate and terms may differ.

**Home Equity Line of Credit**

6% Annual Percentage Rate

\*Floor rate of 6%. All loans subject to credit approval. Contact the credit union for more details.

**Money Market Savings**

	APR*	APY**
\$1,000 - \$49,998.99	1.00%	1.00%
\$49,999 - or more	1.25%	1.25%

\*Annual Percentage Rate.  
\*\* Annual Percentage Yield.  
Annual Percentage Yield is accurate as of the date of printing. Rates and other terms may change at any time without prior notice. \$1,000.00 minimum required to open Share or IRA Certificate. After your certificate is opened, the dividend rate is fixed for the term. A penalty is imposed for early withdrawal. Fees could reduce earnings on the account.

Dividends will be compounded quarterly and will be credited quarterly. If you close your share account before dividends are paid, you will not receive the accrued dividends.

**Certificate of Deposits**

Terms	APR	APY
6 months	1.10%	1.11%
12 months	1.25%	1.26%
24 months	1.60%	1.61%
36 months	2.20%	2.22%
48 months	2.50%	2.52%
60 months	2.75%	2.78%

**IRA Certificates**

12 months	1.35%	1.36%
24 months	1.70%	1.71%
36 months	2.30%	2.32%
48 months	2.60%	2.62%
60 months	2.85%	2.88%

**Annual Percentage Rate**

**New Vehicles**

100% Financing	5.95% APR*
85% Financing	5.40% APR*

**Used Vehicles**

100% Financing	6.70% APR*
85% Financing	6.40% APR*
.25% Discount Off 85% Car rate for 75% Financing Or Below	
.50% Discount For Car Sale	

\*Annual Percentage Rate.  
Rates quoted are based on excellent credit for 36 months. Rates may increase or decrease based on credit score. Rates are subject to change. All loans subject to credit approval.

July 2010



# Highlights

## We'll Get You Rolling in Savings

Are you looking for a new set of wheels this summer? We can help get you rolling with big savings on your new or used auto financing. Make every penny count in the purchase of your next vehicle. Before you settle for dealer financing, let Pinnacle Credit Union help you discover what our auto loan could do for you!

**Your rate could be as low as 3.85% APR\*.**

With our easy application process, quick approvals and pre-approval option, we won't slow you down! You'll cruise right over those high interest loans and be rolling in savings in no time. For more information, call (404) 888-1648 (main) or (706) 485-2039 (Putnam office) or visit [www.pinnaclecu.org](http://www.pinnaclecu.org).

\*Annual Percentage Rate. Rate based on 36 month term and excellent credit. Rates may vary based on term of loan and credit worthiness. All loans subject to credit approval.



## High Hopes. Low Interest.

If you have high hopes for your summer, you just may need a low interest loan from Pinnacle Credit Union. We can help you make your summer all you want it to be.

We offer:

- **Boat Loans – Rates as low as 7.75% APR\***
- **Recreational Vehicle Loans – Rates as low as 5.75% APR\***

We're hoping you won't waste money on high interest when you could take advantage of our low rates. We offer convenient terms, quick approval, and easy payment with payroll deduction.

Don't miss a minute of summer fun. For more information, call (404) 888-1648 (main) or (706) 485-2039 (Putnam office) or visit [www.pinnaclecu.org](http://www.pinnaclecu.org) today!

\*Annual Percentage Rate.  
All loans subject to credit approval. Rates are subject to change. Credit restrictions apply.



## Important Notice to All Share Draft Account Holders

Contact the credit union as soon as possible if you have not completed the Opt-In requirement to continue your one-time ATM and debit card overdraft protection.

**WHY?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**WHAT?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit score

**HOW?**

All financial companies need to share customers'/members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers'/members' personal information; the reasons Pinnacle Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Pinnacle CU share?	Can you limit this sharing?
For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes—to offer our products and services to you	YES	YES
For joint marketing with other financial companies	YES	YES
For our affiliates' everyday business purposes—information about your transactions and experiences	YES	YES
For our affiliates; everyday business purposes—information about your creditworthiness	YES	NO
For our affiliates to market to you	YES	YES
For nonaffiliates to market to you	N/A	N/A

To limit our sharing: call 404-888-1648 or visit us online: [www.pinnaclecu.org](http://www.pinnaclecu.org)  
**Please note:** If you are a new member, we can begin sharing your information (30) days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

**Questions?** Call 404-888-1648

**WHO WE ARE**

**Who is providing this notice?**  
 Pinnacle Credit Union

**WHAT WE DO**

**How does Pinnacle Credit Union protect my personal information?**  
 To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

**How does Pinnacle Credit Union collect my personal information?**

We collect your personal information, for example, when you

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

**Why can't I limit all sharing?**

Federal law gives you the right to limit only

- Sharing for affiliates' everyday business purposes—information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

**Definitions**

**Affiliates:** Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Credit Union Financial Services (CUFS) who provides mortgages services.

**Nonaffiliates:** Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- CUNA Mutual who provides insurance products and services

**Joint marketing:** A formal agreement between non affiliated financial companies that together market financial products or services to you.

- N/A

**Other important information**

We restrict access to non-public personal information about you to those employees who have a specific business purpose in utilizing our data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic and procedural safeguards that comply with federal regulations and lending industry practices to safeguard your non-public personal information.

# Checking Made to Order

Do you wish you could order a checking account just the way you want it? Great value with a side of service – hold the fees. At Pinnacle Credit Union, we've cooked up a checking account with your needs in mind.

Our free checking account features:

- Free home banking
- Free bill pay
- Free Visa® debit card
- Free audio response
- No monthly fee with direct deposit, contact your closest branch for details
- No per-check charges
- No minimum balance

Now, that's a value menu! Don't let it go to waste. For more information, call (404) 888-1648 or your closest branch today!

# Dangers of In-Store Financing

It is often tempting to take advantage of the offer to save 10 or 15 percent on a purchase by applying for an in-store card. And 0% financing for large purchases like furniture and appliances can be even more enticing. What could be bad about saving money?

Actually, there can be a down-side – the effect on your credit score. Here are the problems that can come from these offers:

- **Too much available credit.** Even people with outstanding credit histories may run into trouble if they have too much credit available. You may be surprised to find out how much credit you have access to at any given time. For example, if you bought furniture on a 12-month-no-interest special when you moved out on your own, you may have a generous outstanding line of credit with the finance company. Too much available credit could allow you to get in debt quickly — and this risk may lower your score. Close any accounts you won't use and be sure to inform the credit bureaus.
- **Amount of available credit being used.** A large portion of your credit score is based on the amount of your available credit that you are using. Store cards usually have smaller limits, so it can be easy to max them out. Ideally, you should try to use no more than 30 percent of the available credit on any credit card. If you have a \$10,000 limit on a card, try not to use more than \$3,000 at any one time.

# Small Steps to Saving Money

In recent years, households across America at every income level have cut their spending in all the significant ways they can. However, many families are still looking for ways to tighten their belts. While trimming your budget a little at a time doesn't seem like it will be enough to help, it actually can make a difference over time.

Try these seven small steps to saving money:

**Bundle services.** You can often find reduced rates by getting more than one service from the same company. When you bundle Internet, phone service and cable from one provider, you could take advantage of special discounts, reducing your bill by nearly 15 percent in some cases. Compare prices among companies to find the best deal.

**Turn up the thermostat.** Turning up your thermostat even two degrees will lead to significant savings over the course of the summer. Try to keep your thermostat set at 78 degrees. Every degree your cooling unit is set below that will add 6% to your bill. It costs less to run your ceiling fan than to turn the thermostat down. So utilize fans to stay cool.

**Reduce number of phone lines.** Many families are moving away from maintaining one or more land lines in addition to several cellular phones. Learning to live with fewer lines could make a significant impact on your overall bill each month.

**Unplug your appliances.** Even when you are not using them, appliances still use power when they are plugged in. Don't leave your laptop plugged into a charger all the time. Over the course of a year, this alone could save you around \$200.

**Avoid using extra electricity during peak hours.** Utility companies charge higher rates during peak daylight hours. Save money by us-

ing appliances like washing machines and dishwashers at night or first thing in the morning. Use washing machine or oven at night or first thing in the morning.

**Reduce your water use.** Take shorter showers and wash clothes only when you have a full load. Turn your water heater down to 140 degrees. You won't miss super-hot water in the summer, and you'll save \$10 a month over having the unit set at 160 degrees.

**Switch to energy efficient light bulbs.** The new bulbs cost more initially, but you will make back more than their cost in energy savings over two years. And they don't heat up rooms, so you won't need as much costly cooling power from your air conditioner.

Small savings can add up over time. If you don't need to trim spending to make ends meet, consider trying these strategies as a way to increase the amount you put into savings. Many Americans have depleted their savings in order to ride out the economic crisis. These small steps to saving money could be the perfect way to replenish your savings and strengthen your financial position in the future.

