



SOURCE

Preferring Better Choices™



October 2013

Happy International Credit Union Day!

Credit unions continually improve the lives of individuals, families, communities and countries around the world, as they have for generations.

PBC Credit Union invites you to join us along with more than 196 million members worldwide as we celebrate "Unite for Good" – International Credit Union Day 2013!

We'll have a coloring contest for children ages 0 – 12.

There are three age categories (0-6, 7-9, 10-12). One winner in each age category will be awarded \$20 to deposit in his/her Kirby Savings Account. Coloring contest pictures are available for pick up at each office location and must be submitted back to the credit union by Thursday, October 31.

All entries will be displayed around the credit union's offices to promote the day.

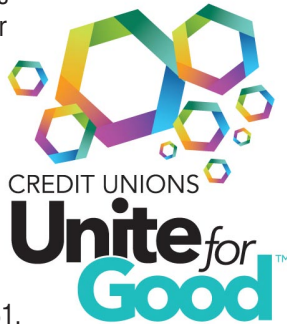
Complimentary refreshments - Enjoy complimentary refreshments and special raffles at all office locations on Thursday, October 17. We look forward to seeing you!

In Celebration of "Unite for Good"

Refer a New Member That Joins PBCCU Now Through December 31 and Be Entered to Win a \$500 Gift Card!

196 million people worldwide choose credit unions as their financial partner! Tell your neighbor. Tell your friend. Tell your co-worker. Tell your family member. Spread the word about the benefits of membership at PBC Credit Union and how we unite for good! For every new member you refer who joins the credit union, you will be entered in a drawing to receive a \$500 gift card.

Fill out the NEW MEMBER REFERRAL FORM and return it to any credit union office at the time the new member's account is established. **REMEMBER:** The more people you refer who become members, the more entries you have in the drawing! Referral forms will also be available at each PBCCU office location.



SIGN UP TO RECEIVE E-STATEMENTS AND YOU COULD WIN **\$1,000***

Prefer Better Choices ... Choose E-Statements!

Imagine what you can do with \$1,000:

- Pay bills
- Take a vacation
- Make home improvements
- Buy a new computer
- The choice is yours!**



Sign up to receive e-statements between Oct. 1 & Dec. 31, 2013 and you'll automatically be entered into a drawing to win \$1,000!*

- **FREE, fast, easy and convenient**
- **Securely view your statements online at ANY TIME via CU Online**
- **Notifications each month when your statement is ready to view**

ENROLL TODAY! To sign up, simply visit www.pbccu.coop and sign on to your account via CU Online. Not enrolled for CU Online? You can self-enroll from the credit union's website.

Once in CU Online, go to the "Your Preferences" tab. Upon reading the disclosure, select Electronic on the drop down menu under Services. Then, continue and click yes to save the settings. You would then be enrolled!

*Drawing will be held on January 10, 2014. No purchase is necessary. To qualify for the prize drawing, you must be a member in good standing with PBCCU. Call (561) 686-4006 for more details.

New Member Referral Form

I refer _____ for membership at PBCCU.

Your Name _____ (please print)

Last Four Digits of Account Number _____

Phone Number _____

Your Signature _____

Drawing will be held on January 10, 2014. To qualify for the prize drawing, I understand I must be a member in good standing with PBCCU. I become eligible for the drawing once the person I've referred establishes his/her account with PBCCU. This form must be completed and returned to the credit union at the time the new member's account is established. A \$25 minimum deposit is required to open an account and establish membership. All normal account restrictions apply during this special offer. All potential members must qualify for membership with PBCCU. Call (561) 686-4006 for more details.



Let Us Help You Find Your Next Car... Use PBCCU Right Choice Auto Connection!

Looking for a quick and easy way to find your car? We will eliminate the shopping headache for you!

Right Choice Auto Connection is our no-fee, hassle-free car buying assistance service. When you purchase a vehicle through Right Choice Auto Connection, there are no dealers to haggle with, no time consuming financing discussions and you will get the best possible price available! And again, this service is absolutely FREE!

Contact Right Choice Auto Connection today! E-mail rightchoice@pbccu.coop, call (561) 686-4006 ext. 1136 or visit our website at www.pbccu.coop.

How Much Should I Withdraw From My Retirement Nest Egg?

And how will it impact how long my retirement money will last?

Content developed by CUNA Brokerage Services, provided by Jack Ramsay

When it comes to mapping withdrawals from your retirement account, is there a magic number that works for everyone? Unfortunately, no. However, there are a series of steps that you can follow to help determine a withdrawal rate that may work best for you.

Step 1: Set Realistic Expectations

One useful rule of thumb is that for a 30+ year retirement a withdrawal rate in the 3% to 5% range is prudent.

Step 2: Customize Your Number

Fine tune your withdrawal rate based on your individual situation. Consider the following:

Timeframe: How long will you need an income from your nest egg? If your retirement plans are less than 20 years, you may want to consider increasing your withdrawal rate. If you have a longer timeframe, consider a lower rate.

Lifestyle: If your expenses require a higher withdrawal rate than the 3% to 5% range, are you willing to risk the additional strain that a higher rate will put on your portfolio? Are you willing to risk running out of money? Or are you willing to cut back your lifestyle to fit a lower withdrawal rate?

Asset Allocation: Do you have a portfolio that suits your withdrawal rate and risk tolerance? A portfolio invested too conservatively may mean a lower withdrawal rate or an increased chance of running out of money. A portfolio invested too aggressively may impact your peace of mind during retirement.

Step 3: Monitor Your Withdrawal Rate

By carefully monitoring your withdrawal rate throughout retirement, you can make adjustments to meet your changing income needs.

A Withdrawal Rate that Works for You

By working closely with a financial advisor you can create a strategy that will allow you to reach your retirement goals without unduly risking outliving your retirement nest egg.

Jack Ramsay is a Financial Advisor with PBC Retirement and Financial Services located at PBC Credit Union. If you have any questions, or would like to provide feedback, regarding the information presented in this article, you may contact Jack Ramsay at 561-686-4006, ext. 1120 or jack.ramsay@cunamutual.com.

Advisor is not a tax advisor or legal expert. For information regarding specific tax situations, please contact a tax professional. For legal advice, consult an attorney.

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BULLETIN BOARD HOLIDAY CLOSINGS

Veteran's Day: Closed Monday, Nov. 11

Thanksgiving: Closed Thursday, Nov. 28

Christmas: Closing at 12 p.m. on Tuesday, Dec. 24
Closed Wednesday, Dec. 25

New Years: Closing at 12 p.m. on Tuesday, Dec. 31
Closed Wednesday Jan. 1, 2014

PBC CREDIT UNION BY THE NUMBERS

Credit Union Rate Line:
471-RATE (7283)

Check our savings and loan rates 24 hours a day!

Credit Union Web Site:
www.pbccu.coop

As of August 31, 2013

Total Members: 34,501

Total Assets: \$114,854,799

West Palm Beach Office: 3469 Summit Boulevard, West Palm Beach, FL 33406 • (561) 686-4006

Boynton Beach Office: 1301 N. Congress Avenue, Boynton Beach, FL 33426 • (561) 732-5527

Ft. Pierce Office: 2620 South U.S. 1, Ft. Pierce, FL 34982 • (772) 462-1595

Lake Worth Office: 120 N. Federal Highway, Suite 105, Lake Worth, FL 33460 (Has Lobby Only – No Drive-Thru)

Hours of Operation for Offices Above:

Lobby Hours:

Monday – Thursday : 10 a.m. – 5 p.m.
Friday : 9 a.m. – 6 p.m.
Saturday & Sunday : Closed

Drive-Thru Hours:

Monday, Tuesday, Thursday : 8 a.m. – 5:30 p.m.
Wednesday : 10 a.m. – 5:30 p.m.
Friday : 7:30 a.m. – 6 p.m.
Saturday : 9 a.m. – 12 p.m.

Royal Palm Beach Office: 10469 Southern Boulevard, Royal Palm Beach, FL 33411 • (561) 793-3560

Hours of Operation:

Lobby Hours:

Monday, Tuesday, Thursday, Friday : 9 a.m. – 5 p.m.
Wednesday : 10 a.m. – 4 p.m.
Saturday & Sunday : Closed

CU Center

Loehmann's Plaza • 4060 PGA Boulevard, #101, Palm Beach Gardens, FL 33410

Hours of Operation:

Lobby Hours:

Monday, Tuesday, Thursday, Friday : .9 a.m. – 5 p.m.
Wednesday : 10 a.m. – 4 p.m.
Saturday & Sunday : Closed

Drive-Thru Hours:

Monday, Tuesday, Thursday, Friday : .8 a.m. – 6 p.m.
Wednesday : 10 a.m. – 4 p.m.
Saturday : 9 a.m. – 1 p.m.
Sunday : Closed



Ruth and Lake Lytal Memorial Scholarship Winner

We are proud to announce this year's Ruth and Lake Lytal Memorial Scholarship winner. **Bridget Mantooth** has received a \$1,000 scholarship. Bridget is currently pursuing her Master's degree in school counseling from Nova Southeastern University. *Congratulations Bridget!*

We look forward to next May when we can once again offer this scholarship to a deserving student.

FACTS

WHAT DOES PBC CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Rev. 09/2010

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 customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons PBC Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does PBC Credit Union 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	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	No
For our affiliates to market to you	Yes	No
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

- Call 561-686-4006 —our menu will prompt you through your choice(s) or
- Visit us online: www.pbccu.coop

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, 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 561-686-4006 or go to www.pbccu.coop

Who we are

Who is providing this notice?

PBC Credit Union

What we do

How does PBC 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 PBC 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 card 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.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account—unless you tell us otherwise.

Definitions

Affiliates

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

- *Our affiliates include financial companies such as CU Access, L.L.C.*

Nonaffiliates

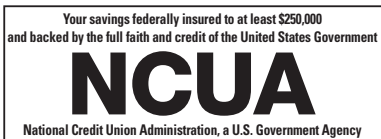
Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Nonaffiliates we share with can include insurance companies*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include insurance companies CUNA Mutual and financial services companies*



www.pbccu.coop



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.