

Let Pioneer Help with Your Back to School Needs!

It's that time of year again, when teachers are getting ready to head back to their classrooms and students will soon be filling the halls that have been left empty for summer. **Pioneer is ready to help you with all of your back to school needs.**

Whether its school clothes and supplies or a new car for your young teen headed off to college...Pioneer can help! **Our student loan product is designed to be affordable and efficient for all of you or your child's educational and financial needs. Also, check out our low rate Visa Gold cards. This is a great way to help young adults establish credit.**

If it is a car you are in the market for...our Auto Rates are as low as 4.50%APR. Apply today by contacting the credit union!

APR = Annual Percentage Rate. Rate above is lowest rate possible. Other terms and restrictions apply. See credit union for details.



NCUA Insurance Coverage

Due to recent news coverage surrounding insured financial institutions, the credit union wants to reaffirm its financial insurance coverage provided through the National Credit Union Administration. Please review the chart below and on the back page for different coverage options. For more information on NCUA insurance coverage please contact the credit union.

Family of Two:

Individual Accounts	Husband	Individual	\$100,000
	Wife	Individual	\$100,000
Joint Tenancy Accounts	Husband & Wife	Joint	\$200,000
Testamentary Revocable Trust Accounts	Husband as Trustee for Wife		\$100,000
	Wife as Trustee for Husband		\$100,000
Total:			\$600,000

Family of Three:

Individual Accounts	Husband	Individual	\$100,000
	Wife	Individual	\$100,000
	Child	Individual	\$100,000
Joint Accounts	Husband and Wife (Joint)		\$100,000
	Husband and Child (Joint)		\$100,000
	Wife and Child (Joint)		\$100,000

The Husband is insured to \$100,000 on his two accounts with Wife and Child. The Wife is insured to \$100,000 on her two accounts with Husband and Child. The Child is insured to \$100,000 on his/her accounts with father and mother.

Revocable Trusts	Husband as Trustee for Wife	\$100,000
	Husband as Trustee for Child	\$100,000
	Wife as Trustee for Husband	\$100,000
	Wife as Trustee for Child	\$100,000
	Child as Trustee for Father	\$100,000
	Child as Trustee for Mother	\$100,000

Total: \$1,200,000

**SIGN UP FOR
E-STATEMENTS
AND ENTER TO**



WIN A \$25 Gas Card

During the month of August anyone who signs up for E-statements will be eligible to win their chance at a \$25 Exxon Gas Card.

E-statements are generally available within 24 hours from the time of processing. In comparison, paper statements need to be printed, stuffed into envelopes, sealed, metered and mailed. In addition, E-statements help cut down on paper clutter. And because E-statements are not delivered by postal mail, the possibility of your statement ending up in the wrong person's hands is eliminated.

*Is it Your Birthday?
It's Your Business!*

Celebrate it with Pioneer!

Don't forget about our NEW Birthday Program. Each member is invited into the credit union on their Birthday Month to have dinner with the CEO. Upon arriving, guests will receive a Free Gift and Birthday Cupcake.

During the meeting members can expect a brief introduction by the CEO, that will include economic trends and how they affect the credit union.

The meeting is extremely relaxed and gives members the opportunity to voice their opinions, concerns, etc...directly to the CEO, Mike Frederick. If you have a Birthday coming up and would like to attend an upcoming meeting please contact Lisa Moore at 348-6648 Ext: 2125.

