

Open the Window of Opportunity...with a Home Equity Loan

Rates as low as

5.00% APR

Been putting off those plans for a vacation, new furnishings, home improvements, or school expenses? Now they're more affordable with a Pioneer Home Equity Loan

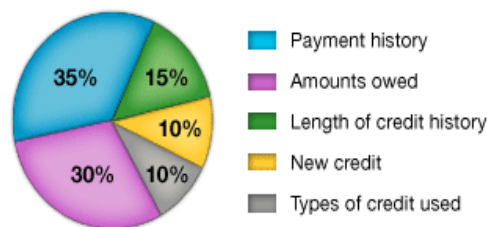
Let the equity in your home work for you.

A Pioneer Home Equity Loan is the smart way to borrow. You'll save money with rates as low as 5.00% APR. Apply today by calling 348-6648

*APR = Annual Percentage Rate. Rates are not guaranteed and are dependent upon applicant's credit score. Terms and restrictions apply. See credit union for details

Understanding and Improving Your Credit Score

What makes up the score?



Helpful Tips

- Pay down on credit cards
- Do not close credit cards on time (older late payments will become less significant with time)
- Slow down on opening new accounts
- Acquire a solid credit history with years of experience
- Move revolving debt into installment debt

Upcoming Holidays and Closings

Columbus Day—October 13th

Veterans Day—November 11th

Thanksgiving—November 27th and 28th

Christmas Eve—December 24th

Christmas Day—December 25th

Stop Waiting In Line...Sign Up for Direct Deposit

It's Simple...It's Easy...**It Saves Gas and Time!**

With gas prices on the rise, Americans are finding every way to cut costs. At Pioneer, we offer direct deposit, a service usually offered through your employer. Instead of getting your paycheck and having to take it to the credit union, it is safely and conveniently deposited directly into your savings or checking account. This will eliminate a trip to the credit union after a long day of work, and save you gas by not having to drive anywhere. Start taking advantage of the convenience of direct deposit and sign up today!

Ask About It Today!



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



WIN A \$25 Gas Card

During the month of September 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.

Platinum Members Meet with CEO



Meetings were held recently, inviting Platinum members to the credit union for a free lunch or dinner as well as an opportunity to speak with the CEO. Topics discussed

included current economic trends as well as the overall focus and direction of the credit union.

After the meeting, members received a free gift for their attendance and a Special CD Rate. "I really enjoy these meetings and all of the perks that come with them", said Hilda Giffin.

The Platinum group is one of our four Loyalty Programs at Pioneer for members with a certain level of business. If you are interested in finding out more about the requirements and benefits of the programs go to www.pioneerwv.org and click on Loyalty Programs.

