



With Your Future In Mind

Winter 2010

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Annual Meeting Notice

PeoplesChoice has nine board members who volunteer numerous hours serving the best interests of the entire membership. Every year, the terms of three directors expire. The directors whose terms expire in April 2010 are:

Ralph Croteau
Edward Jackson
Donald Lessard

All three have expressed a willingness to serve another three-year term and will be submitting their names to the nominating committee (chaired by Raymond Gagnon) for consideration.

Members wishing to be considered or to recommend someone for the office of director must submit a petition signed by at least 148 credit union members (1 percent of the current membership), and forward it, along with a statement of qualifications, biographical data, and a certificate signed by the nominee that she/he is agreeable to the nomination and will serve if elected. Deadline for nominations is March 1, 2010. Send petition and information to:

Ann Peterson
Secretary of the Board
PeoplesChoice Credit Union
23 Industrial Park Rd.
Saco, Maine 04072

Only members may serve on or vote for the board of directors. Members must be 18 years or older to serve on or vote for candidates for the Board of Directors. Elections will be conducted by mail unless there is only one nominee for each position to be filled, in which case the nominees will be certified at the annual meeting. There will be no nominations from the floor unless circumstances cause a nominee to withdraw prior to the annual meeting.

2010 Annual Meeting

Sunday,
April 11, 2010

Steve White Gym

20 Maplewood Avenue
Biddeford, Maine

The meeting starts
at 1:00 p.m.



The Economy Got You Down? Skip your next auto or personal loan payment!



Member Name _____

1. Loan Acct # _____
Payment Amt. \$ _____ Month to skip _____

2. Loan Acct # _____
Payment Amt. \$ _____ Month to skip _____

Withdraw participation charge from account # _____
(please circle one) Savings Checking

Signature _____
 I authorize PeoplesChoice Credit Union to advance my due date

Signature (joint borrower) _____

Return this coupon to your PeoplesChoice office or mail to PO Box 488, Biddeford, ME 04005

Member must be in good standing with all loans current. Program not available on loans during first twelve (12) months of loan agreement. Loan limited to one (1) Skip-A-Payment per calendar year and up to a maximum of three (3) per loan term. There is a \$30 charge per payment per loan. Not offered on mortgage loans or VISA credit cards. Finance charges continue to accrue on a daily basis at Annual Percentage Rate set forth in loan agreement, both during and after the deferral period. Next monthly payment will include finance charges from skipped month. For co-signed loans all parties must sign. Coupon must be delivered to PeoplesChoice Credit Union seven (7) days prior to payment member wants to skip.

VISION STATEMENT: We will provide an exceptional member experience by delivering unequalled value in meeting our members' needs.





www.PeoplesChoiceCreditUnion.com

SACO OFFICE

23 Industrial Park Rd.
Saco, Maine 04072
(207) 282-4156 tel
(207) 284-1735 fax
(877) 785-6328 toll-free

ST. JOSEPH'S OFFICE

35 Bradbury Street
Biddeford, Maine 04005
(207) 284-2448 tel
(207) 284-2498 fax

BIDDEFORD OFFICE

369 Elm Street
Biddeford, Maine 04005
(207) 284-8483 tel
(207) 282-8647 fax

SANFORD OFFICE

39 Country Club Rd.
Sanford, Maine 04073
(207) 490-2000 tel
(207) 490-2058 fax

WELLS OFFICE

774 Post Road, Rt. 1
Wells, Maine 04090
(207) 646-2597 tel
(207) 646-3498 fax



Cranky Over Credit Card Fees?

In 2009, major credit card companies earned \$18 Billion in credit card junk fees. It's time to say goodbye to credit-card fees with Maine's first No-Fee VISA. With a No-Fee VISA card from PeoplesChoice Credit Union, you'll enjoy:

- Low Fixed Rates!
- No overlimit fees!
- No late fees!
- No balance transfer fees!
- No annual fees!
- VISAs foreign currency transaction fee is passed on at cost when you travel outside the USA!
- No Universal Default!
- 25-Day Grace Period!

Earn ScoreCard Bonus Points - Purchase Rewards for free gifts and travel. For every \$1 spent on purchases with our Platinum Preferred Card, you earn 1 ScoreCard Bonus Point. For every 22,500 Bonus Points, you earn a free airline ticket or use your points in our online store. For more information on redeeming your ScoreCard Points or for a complete list of current products, you can visit scorecardrewards.com or by calling 1-800-854-0790.



Financial Fitness For Life Series Returns

PeoplesChoice Credit Union presents *Financial Fitness for Life*, a series designed to assist our members in making smart financial decisions. The following programs, presented in conjunction with Salem Advisory Group, LLC, Maine Center for Elder Law, and Money Management International will be held at the Saco office. **All programs are free and open to the public.**

Changes In Law That Effect Medicaid Qualifications. Learn about the effect of Medicaid rules changes and new Long Term Care partnerships plans on Maine residents.

Thursday, January 21, 5:30 pm—7 pm

Dump Your Debt. Review your spending habits, goals and savings and learn how to take control of your finances.

Thursday, January 28, 5:30 pm—7 pm

Essentials of Estate Planning. Learn more about the Maine Estate Tax changes and estate planning ideas.

Thursday, February 4, 5:30 pm—7 pm

Own Your Dream Home. Learn about budgeting, obtaining a mortgage, shopping for a home, the appraisal and inspection processes, the closing, and life as a homeowner.

Thursday, February 11, 5:30 pm—8 pm

Free pizza & refreshments at every program!



We Do Business In Accordance With the Federal Fair Housing Law and the Equal Credit Opportunity Act

