



# PacTRANS

## Federal Credit Union

### Moving Forward, Together

PacTrans FCU Newsletter

Spring 2018

24/7 Online Banking  
www.ptfcu.org

24/7 Phone Banking  
424-233-3091 Option #8

Call Center Hours:  
8:45 am to 5:00 pm  
Wednesdays – 10:00 am to 5:00 pm

#### Locations

##### Corporate Headquarters and Gardena Branch

101 West Walnut St., Suite 101  
Gardena, CA 90248  
Fax: 424-233-3089

Branch Hours:  
Mon/Tues/Thurs/Fri –  
9:00 am to 5:00 pm

Wednesday – 10:00 am to 5:00 pm

##### San Bernardino

444 S. Waterman Ave.  
San Bernardino, CA 92408  
Fax: 424-233-3058

Branch Hours:  
Mon/Tues/Thurs/Fri –  
9:00 am to 5:00 pm

Wednesday – 10:00 am to 5:00 pm

##### Long Beach Branch

2401 E. Sepulveda Blvd.  
(ICTF Admin. Bldg.)  
Long Beach, CA 90810  
Fax: 424-233-3089

Branch Hours:  
Tues and Thurs – 9:00 am to 2:45 pm

##### Bloomington Branch

(Union Pacific Employees Only)  
19100 Slover Ave.  
Bloomington, CA 92316  
Fax: 424-233-3058

Branch Hours:  
Tues and Thurs – 9:00 am to 3:00 pm

Member Services Assistance  
MemberServices@ptfcu.org

Supervisory Committee Email  
SupervisoryCommittee@ptfcu.org



# Create an Overdraft Protection Plan Today!

We all make mistakes and an overdraft protection plan can provide you with peace of mind knowing your transactions will be covered.

Overdraft protection can help you avoid costly merchant fees when you do not have sufficient funds in your checking account to cover a check, an electronic debit, or ATM/debit card transaction.



Call us or visit us at [www.ptfcu.org](http://www.ptfcu.org) to start your plan today.

**Want to Make a Difference?** Are you looking to volunteer? Volunteer to become a Board Member. Are you interested in learning more about the Credit Union industry? Want to help better your credit union that serves you and your family? If so, please contact us at [supervisorycommittee@ptfcu.org](mailto:supervisorycommittee@ptfcu.org) to learn more about the opportunity to become a Board Member with PacTrans Federal Credit Union. We look forward to hearing from you!

# Earn Higher Yields with PacTrans CDs (Share Certificates)!

## Features include:

- Dividends paid monthly, calculated daily.
- Tiered rates – the higher your balance, the higher your dividend rate.
- Minimum opening deposit is only \$1,000.
- Terms available include 3, 6, 12, 24, 36, 48 and 60 months.
- Unlimited dividend withdrawals throughout the Certificate term. Dividends can be transferred to another share account or compounded within the certificate.

## Check Out Our Newest Share Certificate (CD) Rates!

RATES EFFECTIVE MAY 1, 2018

Term*	\$1,000-\$24,999		\$25,000-\$49,999.99		\$50,000-\$99,999.99		\$100,000 and Above	
	APR	APY	APR	APY	APR	APY	APR	APY
1 Year	0.40%	0.40%	0.45%	0.45%	0.50%	0.50%	0.50%	0.50%
2 Year	0.60%	0.60%	0.65%	0.65%	0.70%	0.70%	0.70%	0.70%
3 Year	1.638%	1.65%	1.687%	1.70%	1.736%	1.75%	1.785%	1.80%
4 Year	2.080%	2.10%	2.129%	2.15%	2.178%	2.20%	2.227%	2.25%
5 Year	2.37%	2.40%	2.42%	2.45%	2.47%	2.50%	2.52%	2.55%

\*Members have seven (7) calendar days following maturity of certificate to withdraw funds or change term of certificate. Otherwise, certificate will automatically renew for the same term at the current rate.

## With A PacTrans CD (Share Certificate) you also get:

- Free Mobile Banking
- Free Online Banking with E-Statements
- Free Speedy Teller (telephone banking) access
- Free access to **Shared Branches nationwide**

Early withdrawal penalties may apply. Fees may reduce earnings. See the Schedule of Fees for details.



## *In Loving Memory*

### **Alex R. (Ray) Stuckert Sr.**

Married: April 3, 1993 to his lovely Wife and Partner, Kathy

Occupation: Retired, Union Pacific Railroad

Ray began his working career with Southern Pacific Railroad in June 1957. He worked in the Sacramento Locomotive Maintenance General Shops as a Machinist Apprentice, Machinist and Probationary Supervisor until 1966. He was promoted to supervisor and transferred to Los Angeles Taylor Yard October 1966 and became a member of ESPEE Federal Credit Union in 1967. Ray remained a member of the credit union and witnessed the growth and renaming from ESPEE to Pacific Transportation Federal Credit Union. Ray became interested in credit union operations and learned about the Volunteer Program in the 1990's. He submitted an application to the Board of Directors and began serving as a volunteer on the Supervisory Committee. He was elected to the Board of Directors in 1998.

Ray retired from Union Pacific Railroad in 2000 and continued to serve as a volunteer with the Credit Union. Ray served on the Board in various positions and was the Vice Chairman when he left us. Ray believed in the Credit Union, the purpose and education provided to the members that become volunteers. He will be missed.





# Rates are Climbing Fast! Refinance Your Home NOW!!

With a **YOURgage**, you can refinance into today's low rates without having to start your mortgage term over. You pick your term, from 8 to 30 years.

## Stay on Track with Your Current Term

If you don't want to go back up to a 30-year term, with a **YOURgage** you can refinance and potentially lower your payment while paying off your mortgage in the same amount of time.

## Pay Off Your Mortgage More Quickly

If you want to pay off your mortgage sooner, with a **YOURgage** you can keep your payment the same but choose a shorter term to pay off your loan in less time.

Questions? Contact us for more information.

Laura Duenas  
Mortgage Loan Officer, NMLS# 880273  
l.duenas@ptfcu.org  
(424) 233-3001  
www.ptfcu.org  
NMLS# 418482



## We are Your One-Stop Shop for the Best Auto Loan Options!

At PacTrans Federal Credit Union we have your best financial interests in mind. We would love to help you secure a great deal on a new or used auto loan and find solutions to help you save time and money.

**Best Competitive Rate Options.** Our low rates, member discounts, and loan terms that fit your budget, will give you peace of mind. We will make driving your new vehicle that much more enjoyable.

**Cash Out Vehicle Refinance Loan.** If you need some quick cash and you have equity in your vehicle, our *Cash Out Vehicle Refinance Loan* is designed just for you! You can refinance your vehicle, "cash out" the equity in your vehicle and get a low rate that won't cause you to stress out over your monthly budget!

**Refinance Loan.** If your auto loan is with another financial institution and you are paying too much in interest or your monthly payment doesn't work for you, let us help! We want to help you save money. Simply contact one of our loan representatives at 424-233-3091 to discuss how we can possibly lower your rate and/or monthly payment.

No matter which option is right for you, PacTrans is here to help!

If you're ready to start saving, you can visit us at [www.ptfcu.org](http://www.ptfcu.org) for a new or used auto loan application or call us at 424-233-3091 for more information.





## Put Your Home to Work for You with Our Low Home Equity Line of Credit (HELOC) Rates!

It is the perfect time to take advantage of our low HELOC rates! The best part? You can use your HELOC for anything you want.

# \*2.99% APR Introductory Rate for 12 Months!

### The benefits of our HELOC:

- Great low, competitive rates
- Interest may be tax-deductible\*\*
- Available to use when you need it
- You can use the funds for anything!

**Start putting your home to work for you! Call 424-233-3001**



Pacific Transportation Federal Credit Union NMLS #418482. Equal Opportunity Lender.

\*APR = Annual Percentage Rate. Certain conditions apply for "as low as" rate and not everyone will qualify; call for specific details. APR does not include fees or closing costs. All loans are subject to credit approval and actual rate received is based on your individual credit profile. Any policies, and rates stated herein are those in effect on the date of publication and are subject to change. \*\*This does not constitute tax advice. Please consult your tax advisor. **Promotional introduction offer ends June 30, 2018.**