



PACTRANS

Federal Credit Union

Moving Forward Together

PacTrans FCU Newsletter

Winter 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

DEBT

CONSOLIDATION LOAN

It's easy to let holiday spending get out of control. Now that the holidays are over, it's time to get serious with money management. With the right budgeting tips, finance tools and some discipline, you can achieve financial wellness.

Feeling stressed because of debt? Overwhelmed by credit card bills, medical expenses, or utility payments? We can help take the stress off your shoulders by consolidating your debt.

A debt consolidation loan is a personal loan used to pay off multiple loans and/or credit card debt. Instead of making multiple payments to many different creditors, you make just one easy monthly payment, with one low interest rate.

Stop the cycle of payday lenders, bill collectors, late and overdraft fees and start fresh by managing your debt, and reducing your stress.



Apply online, visit your local branch or call us today to apply for a debt consolidation loan.

Holiday Closures: **President's Day** Monday, February 19, 2018



Thank You For a Wonderful 2017!

Dear Members,

Our Credit Union is committed to providing you with great financial products, helpful financial education programs, sound advice, and personalized services. We strive to bring value in the products and services we offer. Every day we work to provide the best possible service to you, our valued members!

We know that our best marketing tool is you and it is demonstrated by the number of new members that came from your referrals. We Thank You from the bottom of our hearts for sharing US with your friends and family! Please remember we are here to help you save money on your vehicle and personal loans or buy a home. In addition, we want you to have our MasterCard in your wallet. Please contact us to assist you with your financial needs!

If you have not reviewed your credit report recently, please remember, your Advantage Secure Checking account comes with a free credit report along with many other benefits!!!

We look forward to another year serving you and we will continue to provide you with excellent financial services. Let us provide you with resources to help you effectively manage your finances and support you in achieving your financial goals.

All of us at PacTrans FCU wish you a Happy and Prosperous New Year!



Ready for Next Christmas?

Holiday Club

'Tis always the season to save for the holidays. With our Holiday Club Savings account, you create a goal and save toward it throughout the year. When the holidays arrive, you'll have a fund established to pay for gifts, food and everything that makes your holidays merry and bright.

- Open with as little as \$10
- Set up Direct Deposit or Automatic Transfer to your Holiday Club account for any amount
- Save for those extra end-of-the-year expenses
- Matures each year on November 1- just in time for the holidays





Have You App'd Us Yet?

Enjoy the convenience of 24/7 account access with our free mobile and online banking.

Are you tired of having to call to find out whether your check has cleared or your deposit has posted?

Access your accounts anytime with PacTrans FCU's Mobile Banking App on your Android or iPhone. Deposit checks, view accounts, transaction history, and transfer money safely and securely right from your cell phone. You can also find the nearest branch or ATM! Mobile banking is a great way to save time and gas!

Mobile Banking App offers many advantages including security, peace of mind and easy access to your accounts. It gives you more control of your money from anywhere, at any time.

Mobile Check Deposit:

No time to make it to a branch or ATM to deposit a check? No problem. With PacTrans' Remote Deposit Capture you just snap a picture using your cell phone and send the check you wish to deposit! It's that easy!

App us today and we will deposit \$5.00 on your first transfer using the PacTrans App!*



*\$5.00 Deposit will be completed after 30 days of initial transfer. For 1st time users only.

How to get the PacTrans Mobile Banking App:

1. Search PacTrans FCU on your cell phone's app store and click "Free" to install app.
2. Log in using your Online Banking Member Number and Credentials. If you are currently not enrolled in Online Banking, call 424-233-3091 to get access. If you need help setting up your mobile account, call one of our Financial Services Representatives for assistance.

Must Know for Mobile Check Deposit:

- o Mobile Check Deposit is ONLY available for Checking Accounts.
- o Checks MUST BE endorsed on the back. Your endorsement must include your signature, account number and "via mobile deposit".
- o DO NOT throw away or destroy the check for 60 days.
- o Some checks may have a hold. Funds will generally be available as follows: The first \$200 will be made available on the next business day; the remaining funds on the third business day. PacTrans may, at our discretion, place a longer hold on check deposits.
- o Mobile Check Deposits will be deposited into your checking account. You can transfer funds into other accounts via Mobile Banking.

IMPORTANT INFORMATION REGARDING YOUR CREDIT LIFE AND DISABILITY PROTECTION ON YOUR LOAN, IF APPLICABLE: CUNA Mutual Group hereby provides you with notice regarding the pre-existing exclusion provision on Open-end Credit Life and/or Credit Disability accounts as required annually by the California Insurance Department.

CALIFORNIA NOTICE

This insurance may not cover an advance or charge under your credit line if your disability or death results from a condition for which you have seen a doctor or chiropractor in the six months before the advance or charge.



101 West Walnut St., Suite 101
Gardena, CA 90248

PacTrans HELOC Coming in 2018

More Ways to Borrow!

We are putting the final details on our Home Equity Line of Credit (HELOC) Program! Get ready to take advantage of a HELOC! Here are some of the benefits you can take advantage of...

Put Your Home to Work for you with Our Low HELOC Rates!

The best part? You can use your HELOC for anything you want to.

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 as you need it
- You can use it for anything

Start putting your home to work for you!

*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.

