



PREMIER ADVANTAGE

A Publication of Premier Credit Union

Winter 2011

Making your financial life better.

We are excited to introduce our new slogan, **"make life better."**

This slogan reflects our entire staff's philosophy and commitment to improving the lives of our membership through the financial service we offer. When you become a Premier Credit Union member, you become part of everything we do to improve the quality of life in our community. From our member service representative's friendly smile to smart tips from our loan officers on making and saving money, our goal is to make life better for our members and the communities we serve by adding value and convenience.

make life better™

Let your home make life better

You buy a home in the hopes it will make life better, and it can if your financing doesn't bury you with high-interest debt. Whether you are purchasing your first home, building your dream home or thinking about home repairs, our experienced, H.O.M.E. Team mortgage professionals will guide you step-by-step through the process and assist you in find the first mortgage loan that will make life better again!



Contact our H.O.M.E. Team 1st mortgage professionals:

Home Purchase or Refinance

Eric at 515-245-3546
erics@premiercu.org

Construction Loans

Gary at 515-724-3527
garye@premiercu.org

New Year's Balance Transfer Special

The holidays might be gone, but Premier Credit Union is still celebrating! **Receive a \$25 Visa Gift Card when you transfer a balance of \$1500 or more** from your other high interest rate credit cards to one of Premier Credit Union's low interest MasterCard® Credit Cards.



All Premier MasterCards feature:

- No balance transfer fees
- No annual fees
- No over limit fees
- 25-day grace period on all purchases.

Apply Today! Call 866-273-9938 or visit www.PremierCU.org.

*Transfers will only be accepted from non-Premier Credit Union credit cards. Limit one gift card per member, while supplies last. A minimum balance transfer of \$1500 is required for eligibility. All balance transfers are subject to final credit approval and must not exceed available credit. Finance charges will begin to accrue upon posting of the transfer to the Premier Credit Union MasterCard account. Eligible recipients will receive their gift card, via mail, once the balance transfer has been completed.

NOTICE: Premier Advantage Goes Electronic

Premier Credit Union's quarterly Credit Union newsletter, Premier Advantage, is going electronic as of the January 2011 issue. In an effort to reduce paper waste and decrease statement mailing costs, we will no longer insert a paper newsletter into our quarterly statements. We will continue to provide an electronic version of our newsletter as part of the quarterly e-Statements and online at www.PremierCU.org. Stay on top of our latest products and promotions, by signing up for our email notification service at www.PremierCU.org.

Main Office
800 9th Street
Des Moines, IA 50309-1202
(515) 282-1611 or (866) 273-9938

Ames Office
520 Grand Avenue
Ames, IA 50010
(515) 232-2329

West Des Moines Office - Now Open!
1301 Grand Avenue
West Des Moines, IA 50265
(515) 282-1611 or (866) 273-9938

Skywalk Location
Grt. Des Moines Partnership Building
700 Locust Street - Skywalk Level
(515) 282-1611 or (866) 273-9938





West Des Moines Branch Now Open



Merchant Services Now Available

Do you have your own business and need the ability to accept different forms of payment?

Premier has partnered with Shazam, one of the top payment processing service providers in the Country, to offer cost effective electronic payment solutions including:

- Credit Card Services
- Debit Card Services
- Fleet Cards
- EBT Cards
- Gift Card & more

For more information on Merchant Services please contact Matt at 515-698-4548 or Matthewc@PremierCU.org or Mike at 515-698-4547 or MikeR@PremierCU.org.



Power
to control your
payment options!

Our new full-service West Des Moines branch, at 1301 Grand Avenue in West Des Moines is now open and ready to serve you! We are pleased to respond to Member requests for a west side location providing more convenient service to the Des Moines Metro. We continually seeks opportunities to expand its services and offer convenience to existing members – and to welcome new members to the credit union.

In addition to consumer saving, checking and lending solutions, Premier Credit Union's West Des Moines location also offers commercial, construction, and mortgage services. We invite you to stop by, see our new location, and visit with the great team we've assembled to assist you with all of your financial needs.

Meet Our WDM Staff

Front from left to right:
Branch Manager - Matthew
Comm. Loan Officer - Mike
Loan Officer - Sara
Marketing Manager- Cherie
Mbr. Service Specialist - Tracy
Member Service Rep. - Laura



A Better Way to Pay for College -Premier Student Loans

If you're attending college or helping your children pay for college, you know tuition prices have risen drastically in recent years leaving most students unable to afford the cost without loans. Fortunately, Premier Credit Union values education, and we strive to help our members with this very important expense.

We have partnered with Iowa Student Loan to offer a Private Student Loan program, which offers students attending a two or four year college or university up to \$10,000 per academic

year, with a \$30,000 maximum. Designed to help you cover the difference between your federal and state financial aid and the total cost of your tuition, room and board, and other expenses. Premier Private Student Loans are available to students with or without prior credit history.

We are now accepting applications for the 2011-2012 school year.

Application are available at all Premier Credit Union locations and on at www.PremierCU.org.

make life better...