
PANHANDLE FEDERAL CREDIT UNION UPDATE

P.O. Box 26 ~ 403 N Washington ~ Wellington, KS 67152

(620) 326-2285 or toll free (888) 313-3494

www.panhandlefcu.com

2ND Quarter 2014

A new benefit just for PFCU members!

We know that you trust your credit union to provide you with excellent member service and products to help you meet your financial goals, but choosing a lender sometimes means taking the better rate, no matter who is doing the financing. *But now, with rate match, you don't have to go anywhere else!*



**If you've found a lower rate with another lender,
bring your loan to PFCU for the same low rate.***

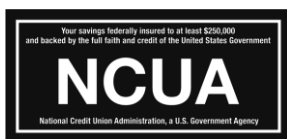
*Panhandle Federal Credit Union may, at its discretion, match the rate offered by another lender ("outside offer") for a loan of like terms at PFCU. To be eligible for a rate match, the applicant must meet the qualifications of the outside offer and provide documentation of the offer to PFCU. Rate matching is not available if the outside offer is a promotional discounted rate, is less than 1.99%, or for lines of credit, credit cards, or business loans.

SEND YOUR CREDIT CARD DEBT PACKING!!

Kick high interest to the curb by moving your balance to a PFCU low interest Visa Credit Card. It's the **ONLY** Credit Card you'll want around!

- **Rates as low as 9.9% APR**
- **No Annual Fee**
- **25 Day Grace Period**
- **No Balance Transfer Fee**
- **No Late Fees**

Kansas Wheat Festival July 9-13th, 2014
PFCU is the proud sponsor of the
D & L Train Rides



Congratulations 2014
Scholarship Recipients

*Josef Ramirez
Meridith Day
Taylor Wetta
Kelsey Whaley
Payton Baker*

IMPORTANT NOTICE TO MEMBERS FROM CUNA MUTUAL GROUP

Dear Credit Union Member:



At CMFG Life Insurance Company, we regularly evaluate

CMFG Life Insurance Company

our products to ensure we are delivering value to the credit unions and members we serve. Due to a significant decline in demand from credit unions and their members, we have made the difficult decision to exit the **Life Savings (LS)** product set currently offered to you through Panhandle Federal Credit Union. Life Savings was developed more than 75 years ago and has been in a steady state of decline for the last several years.

This insurance has been provided at no additional cost to you for eligible share deposits. Coverage on existing insurable deposits will end on December 31, 2014, the last day of the conversion period. All claims incurred before December 31, 2014 will be honored. We will continue to provide this product to you at no charge thru December 31, 2014. This does not impact any member paid payment protection products including Credit Life and Credit Disability.

We know many members value the peace of mind and security that life insurance provides. That's why we wanted you to know you can convert your Life Savings coverage to a guaranteed issue Primary Protection Plan, underwritten by CMFG Life Insurance Company. This new policy would provide life insurance coverage up to \$3,000. If you decide to take advantage of the conversion option, you must apply by January 31, 2015. You will be responsible for premium payments, and your new policy will be effective after you complete the application process. Your premiums will be based on your age at time of application.

Conversion is simple. Just request, complete, and return an application with your first premium payment directly to CMFG Life Insurance Company by January 31, 2015, in order to receive coverage. To request the application, call 855.728.5205 to speak with a fully licensed insurance representative. Our staff will review your situation with you and provide guidance to ensure you have the right type and amount of insurance protection for you and your family based on your current and future needs.

Please contact CMFG Life Insurance Company at 855.728.5205 with any questions.

Sincerely,

A handwritten signature in black ink, appearing to read "Jim Power".

Jim Power, Executive Vice President, Chief Products Officer, CUNA Mutual Group