



Peoples Credit Union Annual Meeting

Saturday, March 3, 2012

Ed Prince Building
at Hamilton County Fairgrounds

6:30 pm

Mastercard - go online and click on my card info link,
view your transactions, or make your payment.

peoples revue

a publication for peoples credit union members



Peoples Credit Union

Where People Come First

winter 2012

Farewell & Thank You

Thank you for the opportunity to work for our credit union. It has been a continual learning experience. Learning to accept and appreciate people for what they are and to try to encourage them to learn everything they can about the credit union to make them the best employee they can be. Learning to handle the criticism that comes with my position and grow from it. Learning to work with the examiners, vendors, board members, and, what I liked best about working at the credit union, working with the members to help them with their financial success.

The credit union has undergone tremendous change and growth. Changing our charter to be a community credit union in November of 2006 was a crucial step to ensure the continued success of the credit union. We need to remember those who worked in some capacity or another to promote and grow the credit union to help us reach our current level of success. Peoples Credit Union has nowhere to go except forward. I am confident of a bright, steady future for the credit union.

Sincerely,

Pam Jondal



**Congratulations and best of luck,
Pam Jondal, on your retirement!**

Welcome Rudy Knight

Rudy will be assuming Pam's responsibilities after she retires. Stop in and introduce yourself.



Peoples Credit Union's Privacy Policy

Peoples Credit Union is committed to providing you with financial products and services to meet your needs and help you reach your financial goals. We are required by law to give you this privacy notice. If you have any questions after reading this notice, please contact us at (515)832-6346. The following is a description of the information we collect and disclose, including the parties who receive nonpublic information from us, as permitted by law, to conduct business of the credit union.

Categories Of Information We Collect

We collect the following nonpublic information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates or others;
- Information we receive from a consumer-reporting agency; and
- Information we receive from our web site.

Categories Of Information We Disclose And Parties To Whom We Disclose

We do not disclose any nonpublic personal information about our members and former members to anyone, except as permitted by law. We may disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements.

Confidentiality And Security

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

In general, you can visit us on the World Wide Web without disclosing to us who you are or revealing any information about yourself. If you visit a secure site, such as our Home Banking service, you will be asked

for your PIN (Personal Identification Number), which will give you access to the member-only section of our web site. This information enables Peoples Credit Union to regulate entry to the members-only portions of our web site and to measure member usage. Any identifying information gathered is not sold to third parties.

If you link to another site from any of our pages, you are leaving our site pages and we cannot be held responsible for any information that may be gathered at a linked site.

What Members Can Do To Help

Peoples Credit Union is committed to protecting the privacy of our members. Members can help by following these simple guidelines:

- Protect your account numbers, card numbers, PINs and passwords. Never keep your PIN with your debit or credit card. Doing so could provide free access to your accounts if these cards are lost or stolen.
- Use caution when disclosing your account number, Social Security number, etc., to other persons.
- Do not send account numbers, Social Security numbers, etc., over unsecured e-mail.
- Do not save your passwords or PINs on your PC.
- Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.

Board of Directors

Kevin Bahrenfuss
Chairperson

Rich Ayers
Vice-Chairperson

Cathi Hildebrand
Secretary

John Berglund
Chief Financial Officer

Kim Anderson
Luanne Paper

Jim Sharkey
Dave Niggemeyer
Chad Vogelbacher

310 First Street, P.O. Box 545
Webster City, IA 50595

515-832-6346 • Fax: 515-832-4877
Time and Temperature: 515-832-3260

Electronic Services Available

PALS (Audio Response): 877-478-3663

www.peoples-credit-union.com

Free Bill Pay • Free E Statement

Online Banking • Direct Deposit • ATM 24/7

Lobby Hours

Monday – Thursday 8:30 a.m. – 4:00 p.m.

Friday 8:30 a.m. – 4:30 p.m.

Saturday 8:30 a.m. – 12:00 noon

Drive-up Hours

Monday – Thursday 8:30 a.m. – 5:00 p.m.

Friday 8:00 a.m. – 5:30 p.m.

Saturday 8:30 a.m. – 12:00 noon



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