



Take Interest!

Credit Unions Build A Better World

Attend Our Annual Meeting!

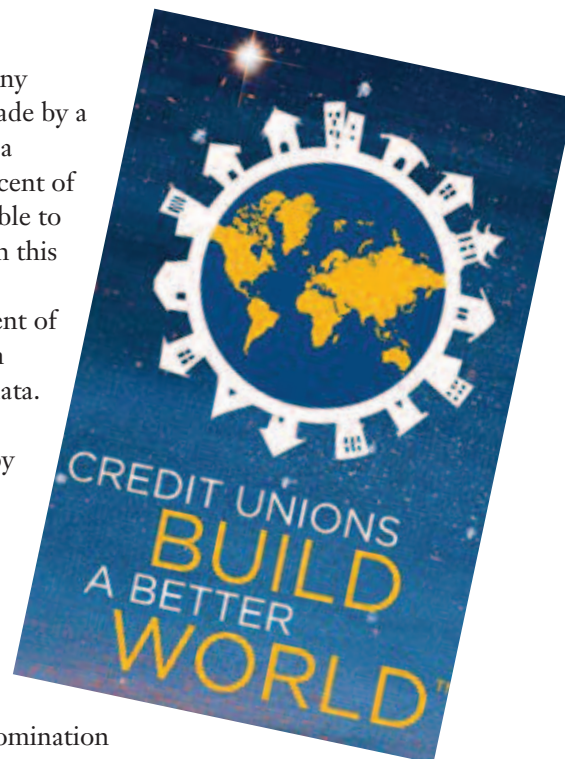
Date: Thursday, March 22
Time: 3 p.m.
Place: Skylines B, Nestlé Purina PetCare Company
901 Chouteau Avenue
St. Louis, MO 63102

At some point, you've probably wondered what the difference is between credit unions and other financial institutions. In reality, many differences exist, but the short of it is this: Credit unions exist to help people, not to make a profit. That difference resulted in Purina Credit Union's establishment as a financial cooperative rather than a bank, and we share the same principles as other cooperatives. At a cooperative, you're a Member/ Owner, not a customer. As a Member, you're invited to attend our annual meeting. We'll review our financial performance over the past year, discuss goals for the future and elect volunteers to our 2012 Board of Directors.

The candidates for the Purina Credit Union Board of Directors are:

- Cheryl Lee (Incumbent)**
Nestlé Purina PetCare Company – Community Affairs
- Beth Ann Rickmann (Incumbent)**
Nestlé Purina PetCare Company – Strategic Planning
- Brock Tuffli (Incumbent)**
Nestlé Purina PetCare Company – Pet Products Financial Services

Nominations for any vacancy may be made by a petition signed by a minimum of 1 percent of the Members eligible to vote. Included with this petition must be a completed statement of qualifications form and biographical data. To be legitimate, each nomination by petition must be accompanied by a signed certificate from the nominee stating he or she meets the qualifications, is agreeable to the nomination and will serve at meetings in St. Louis if elected. Nominations by petition must be filed with the credit union no later than the close of business on February 6, 2012. To request a statement of qualifications form and consent certificate, please contact Jeff Schroth at (314) 982-2888 or toll free at (877) 342-5728.



Get The Best Deal For Your Money

We all want to get the best deal for our money – the increasing popularity of extreme couponing and daily deal websites like Groupon and LivingSocial prove that. Though we don't offer daily discounts, Purina Credit Union can save you money on your loans.

Compare what you're currently paying to the chart below – the numbers don't lie!

Loan	APR ¹
Vehicle	As low as 2.99%
Home Equity Line of Credit	As low as 3.25% ²
Personal Line of Credit	As low as 4.25%
Boat, Motorcycle or RV	As low as 4.99%
Visa® Credit Card	As low as 13.92%

We can lower your current interest rate, reduce your monthly payment or save you from costly fees. Contact us today to get the best deal on your next auto, home or personal loan!

¹APR=Annual Percentage Rate. All loans and rates are available only on approved credit. Rates may vary and are subject to applicant's credit score. Contact the credit union for complete loan details. ²After the first year, normal HELOC rates apply. The HELOC rate will adjust to Prime + 1% for balances less than \$25,000. For balances over \$25,000, the HELOC rate will adjust to Prime + .5%. Also, after the first year, there is a HELOC floor rate of 5.50%. Consult your tax advisor for details on tax deductibility. Contact the credit union for complete loan details.

Inside This Issue

- 2** A Tip From Mortgage Solutions
Keep Current With PCU
- 3** Make Sure Your Tax Refund Is Deposited Correctly
IRA Holders: Check Your Statements
Holiday Closings
- 4** Straight From A Fellow Member
More Than \$1,200 Raised For CMN
Skip-A-Pay Program Benefits Area Charities



mortgagesolutions LLC
Your Home Loan Solution

A Tip From Mortgage Solutions

You see the perfect house, but can you afford it? Consider this: Generally, a lender won't approve a loan that will overwhelm you financially. A loan like that would make it difficult for you to repay everyone you owe (utility company, auto loan lender, credit card, etc.). You wouldn't want that either – so how do you know what you can afford?

In most cases, your monthly housing expense (including taxes and insurance) should not exceed about 30 percent of your gross monthly income. Also, your proposed monthly housing expense and total monthly debt combined should not exceed about 35 percent of your gross monthly income. Many lenders use this as an underwriting guideline. An exception to this guideline may occur if you have compensating factors, such as a larger down payment or a creditworthy co-signer.

If you're ready to jump into the home-buying market, talk to Purina Credit Union today!



Keep Current With PCU

Your financial security is an important element of your relationship with Purina Credit Union. Because of this, we have a state-of-the-art security protocol in place to protect our Members. Purina Credit Union monitors our Members' credit and debit card transactions for any unusual activity. When we see something unusual, we contact you. That's why it's important to check in with the credit union and verify your contact information. If we're not able to reach you when we notice possible fraudulent activity, we err on the side of caution and temporarily pause activity on your account.

By keeping your records up to date, you help us meet your financial needs quickly and securely. Contact our office or log in to Click-24 Online Account Access to update your personal information today!

Make Sure Your Tax Refund Is Deposited Correctly

If you use direct deposit to deposit your tax refund into your Purina Credit Union account this tax season, avoid delays and mistakes by knowing your routing and transit number and your account number.

Please note that Purina Credit Union's routing and transit number is 281082038. You will need this routing and transit number to deposit your refund into either your savings or your checking account at PCU.

When you or your tax preparer completes your 2011 tax return, please refer to the following information when requesting the deposit of your refund into your PCU account.

Refund deposited into PCU Savings

(The Primary Account Number and Share Savings Suffix 00)

If your primary account number is 12345, you would enter 1234500 on your tax form to direct deposit your refund into your share savings.

Refund deposited into PCU Checking

(The Primary Account Number, Checking Suffix 90 and the Check Digit)

Please see the example below for where to find the routing and transit number and the account number information on a PCU check. If your primary account number is 12345, you would enter 12345904 on your tax form to direct deposit your refund into your checking. Check digits vary with each Member – your check digit may not be "4."

Please contact Purina Credit Union if you have any questions regarding your checking account number or the routing and transit number.



**Routing And
Transit Number**

Account Number, Suffix, Check Digit



IRA Holders: Check Your Statements

If you have an Individual Retirement Account with Purina Credit Union, check this month's statement. It includes important tax information that won't be repeated on future statements. The December 31 balance on this month's statement for your IRA is the fair market value we will report to the IRS.

Holiday Closings

Our office will close for the following holidays:

Presidents Day
Monday, February 20

PCU Annual Meeting
Thursday, March 22
(Close at 2:15 p.m.)

Good Friday
Friday, April 6

Please don't forget – you still have 24/7 access to your account information and cash by using our free Call-24, Click-24 and Visa Debit/ATM card services. You can also get loan approval 24/7 by calling Loans-24 at (866) 723-8396.

Straight From A Fellow Member:

“ The most important feature of the new website is the accessibility. It comes up quickly, and I don’t have to sit there, stuck wondering if something is wrong with my PC. Plus, the rates are easy to find. I like looking at Purina Credit Union for auto loan rates and HELOCs – it’s very easy to see what the current rate is. I like using the website to help me find an ATM, which is especially important for people who don’t want to pay fees. Personally, I think the new website design is crisp, clean and modern. The brightness and color schemes give it a nice look. ”

-Mindy B.
Independent computer consultant
Former Director of International Information Systems

Skip-A-Pay Program Benefits Area Charities

Purina Credit Union made it easy to get in the spirit of giving over the holiday season by allowing qualified Members with a loan at the credit union to pay a fee and defer their December or January loan payment. Portions of these fees went to an area charity of the Member’s choice.

The money raised will assist the following charities:

- Children’s Miracle Network
- Humane Society of Missouri
- Juvenile Diabetes Research Foundation

Watch your newsletter later this year for another chance to defer your Purina Credit Union loan payment!

More Than \$1,200 Raised For CMN



In 2011, Purina Credit Union raised \$1,210.06 for Children’s Miracle Network of Greater St. Louis. We thank everyone who contributed to our various fundraising efforts over the year! Three of our fundraisers were approved for CO-OP Miracle Matches – a funds matching program through our ATM network provider.

Tyra C. is the lucky winner of our holiday-themed basket raffle! Our holiday raffle helped Purina Credit Union raise more than \$100 for CMN, which was matched dollar-for-dollar by CO-OP through a Miracle Match.



We are now planning Membership tables for 2012. Employees at our SEGs should look for these tables at their main locations in March. If your location would like us to visit, please let us know!



www.purinacu.org
member_help@purinacu.org
1045 Chouteau Avenue, St. Louis, MO 63102
(314) 982-2888 (877) DIAL PCU (342-5728)
(314) 982-2399 Fax

