



Prosperity *News*

■ A Quarterly Guide to PFCU's *Affordable* Financial Products & Services

■ Third Quarter 2010

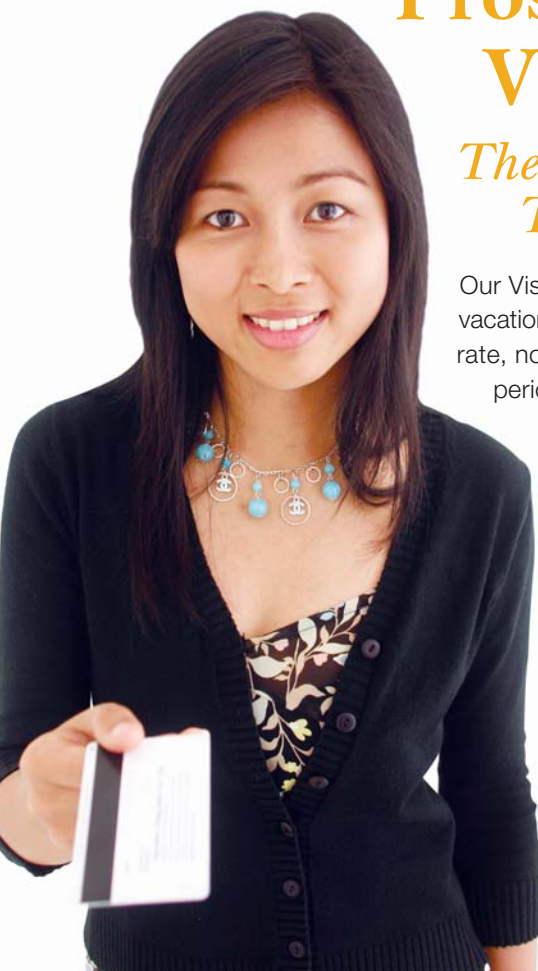
Prosperity Visa® Card

*The Way to Pay
This Summer*

Our Visa credit card is the perfect vacation companion. With a low FIXED rate, no annual fee and 25-day grace period on purchases, it's the only card you'll need. Use it to make hotel and airline reservations, pay for dinner and pick up a few souvenirs.

*Start your
summer fun*

Applying for a Prosperity Visa card takes no time at all. Simply call (310) 603-8955 today, or visit our web site at www.prosperityfcu.org to apply for your card.



*Access More Than
4,000 Branches
Across the U.S.*

Credit unions around the country have joined together and created "CU Service Centers" to offer convenient member access to their accounts. CU Service Centers are much like an ATM network, only they allow you to conduct most of your business as if you were standing in the Prosperity office. By sharing facilities, credit unions can offer greater convenience to access your account in many more locations. You can withdraw, deposit, make payments, transfer money and more!

■ *To find a
CU Service Center,
visit www.cuservicecenter.com*



Don't let your account go "Inactive"

By state law, all financial institutions, including Prosperity, must turn over funds in accounts inactive (or dormant) for three years to the state. In addition, the credit union institutes a \$5 dormant account fee when an inactive account balance falls below \$250. If your account becomes inactive, we will attempt to notify you by mail and by phone, so the account can be made current. If you think the State of California might have funds from your account at this or another institution, check www.sco.ca.gov.

How to avoid an inactive account

It's simple! Perform a transaction, including a cash or check deposit and withdrawal, ATM transaction, Home Banking and bank-by-phone, or ACH (Automated Clearing House) transaction.



IMPORTANT NOTICE

Don't Lose Your Overdraft/ Courtesy Pay Privileges

If you have not yet completed a Courtesy Pay Opt-In form, **you have until August 15th** to return it to us and keep your overdraft benefits. If you would like Prosperity to continue to pay your overdrafts for ATM and point-of-sale Visa Debit Card transactions, please complete the form, and make sure you check "opt-in" as soon as possible so you don't lose this benefit. You can call us for the form—or find it online at prosperityfcu.org—and fax it back to us at (310) 603-8933 or bring it in to a branch for faster processing. For more information, call us at (310) 603-8955.



Simple. Safe. Secure.

Sign Up For Direct Deposit Today!

What's the best way to assure your check is in your account when you need access to your money? Sign up for Direct Deposit, the safe and convenient way to deposit your net paychecks or other recurring government checks (Social Security, military pay, etc.). Once you're set up for Direct Deposit, your check will be automatically deposited into your account. No more deposit slips to fill out ... no more money spent on gas ... no more worrying about lost or stolen checks!

■ **Set up Direct Deposit today by calling (310) 603-8955.**

Online Banking to *Fit Your Lifestyle*

What's the easiest way to access your Prosperity accounts? Online of course! This free service brings a credit union branch office to your computer desktop with features such as account transfers, balance reviews, loan payments and more. You can enjoy access to your credit union account 24 hours a day, 7 days a week.

- *Check account balances*
- *See if checks have cleared*
- *See if deposits or loan payments have been cleared*
- *Transfer funds between accounts*
- *Print out or download account activity*
- *Balance your checkbook and reconcile your account in minutes*
- *And much more!*



Visit www.prosperityfcu.org to access Online Banking

Forget the Big Banks!

Prosperity is the place for
worldwide ATM Access

Did you know you can use your Prosperity ATM or Visa Check Card at more than 28,000 ATMs displaying the CO-OP Network logo? Best of all, you pay no surcharge fees to use network



ATMs.* Instant cash access is just around the corner, no matter what part of the country you're in. Need to make a deposit? You can also make deposits at select CO-OP ATMs worldwide!

To find a CO-OP Network ATM location, visit www.coopnetwork.org.

* *The only time you will be charged is when you use an ATM not affiliated with the CO-OP Network.*



(310) 603-8955
www.prosperityfcu.org

Mailing Address
P.O. Box 4878
Compton, CA 90224

Main Office
2200 West Artesia Blvd., Suite 206
Rancho Dominguez, CA 90220

Hours
Monday/Wednesday/Thursday
9:00am to 4:30pm

Tuesday
10:00am to 4:30pm

Friday
9:00am to 5:00pm

Holiday Closures

Independence Day
Monday, July 5

Labor Day
Monday, September 6

