

JANUARY 2012

A Message From the President/CEO

Welcome to Pacific Transportation FCU!

On behalf of the board of directors, management and staff, I want to extend a warm welcome to all Prosperity FCU members. We are excited to expand our membership and look forward to serving your financial needs. You can expect quality member service and access to a variety of products and conveniences. We offer high dividend savings accounts and low, competitive loan rates. As a member of Pacific Transportation FCU (PTFCU), you will be able to enjoy everything we have to offer, including free checking accounts with online bill pay, individual, trust, and retirement accounts, consumer and home loans, and much more.

PTFCU has 4 Southern California locations: Colton, Monrovia, Long Beach, and Gardena. Our knowledgeable staff can assist you with any questions or concerns you may have. For more information, please visit our website www.ptfcu.org or contact us at 866.773.9835.

Prosperity and Pacific Transportation are working diligently to make this transition smooth and hassle-free. In preparation for the upcoming merger, Prosperity relocated to PTFCU's building last November. We expect to complete the merger of the two credit unions around April 1, 2012 and further information about the merger and how your account will be affected will be communicated to you in the upcoming weeks. Until then, it's business as usual for all Prosperity FCU members.

Once again, welcome to PTFCU!

Stanley Lampert
Pacific Transportation FCU
Chief Executive Officer



Why Pay To Use YOUR MONEY? PFCU Debit Cards Are Fee-Free!

What's the point of bargain shopping if bank fees eat up your savings? PFCU's Visa Debit Card works just like the ones you'll find at the big banks: use it for shopping, dining, online or at the ATM with money from your checking account. Best of all, there is no monthly or annual fee for a PFCU Debit Card! And, PFCU participates in the CO-OP ATM Network, providing 28,000 free ATMs to our members.

We've Moved!

Your credit union has moved to a new location. Effective immediately, Prosperity Federal Credit Union's branch and mailing address and phone numbers are:

Prosperity Federal Credit Union
501 W. 190th Street
Gardena, CA 90248
(310) 603-8955 Main office
(310) 525-2736 Fax

We also have new office hours, as follows:

Monday - Friday
8:00 a.m. to 4:00 p.m.



Outgrown Your Old Loan?

If there's one guarantee in life, it's that things change. Has your financial standing changed since you bought your car or home? Refinance that old loan from a bank or automaker, and bring it over to PFCU. Your not-for-profit credit union specializes in low loan rates, saving you money each month AND on your overall repayment amount.

New and Used Vehicle Loans have many flexible options:

- No Down Payment – 100% Financing including tax, license and mechanical breakdown insurance
- Low Fixed Rates
- Terms up to 84 months
- Refinance Loans from Other Lenders at the new Car Rate
- Purchase a Used Vehicle at the New Car Rate
- Skip-A-Payment Option offered during Holidays

We also have a full line of mortgage loans available to meet your needs, including:

- First Mortgages
- Home Equity Loans
- Home Equity Lines of Credit
- Investment Property Loans

Apply for your mortgage online at www.prosperityfcu.org and following the link to CU Partners Homeloan Center.

Or, download a Home Equity Loan application on our website.



Published by Prosperity FCU
501 W. 190th Street
Gardena, CA 90248

This credit union is federally insured by the National Credit Union Administration.



HOLIDAY CLOSURES

Monday, January 16
Martin Luther King, Jr. Day

Monday, February 20
President's Day

