

For Members Only

Painesville Credit Union

July 2010



Hello Painesville Credit Union!

Heard the big news? It's our new name!

Our name WAS City of Painesville Employees Credit Union, but NOW it's Painesville Credit Union. This recent name change better reflects our field of membership, which has grown to include more than just city employees. But what stays the same is our great service to members. And that service will be even better in our new office, scheduled to open this fall!



Groundbreaking Year

Recently, Painesville Credit Union celebrated the official groundbreaking of our new building, which will be located at 280 North St. Clair Street. The new location, scheduled to open this fall, includes a drive-thru, ample parking, a drive-up ATM, and more privacy with the loan officers. We're excited to offer all these services while remaining downtown for the convenience of our members. Watch for more details and updates in upcoming newsletters and on the website.



Community and Credit Union officials celebrate the official groundbreaking of the new location for the Painesville Credit Union. Left to right: Dick Beeler, Painesville Board of Education; Ron Bentley, Bentley Excavating; Ken Takacs, Painesville Credit Union Board of Directors President; Marsha Garris, Painesville Credit Union CEO; Joe Hada, Painesville City Council President; Patrick Harris, Ohio Credit Union League; Ryan Kosinski, PW Campbell.



DISCOUNT AMUSEMENT PARK TICKETS

are now available
at the credit union.
Call for details and prices.



Remember for your
summer travels, we offer
**American Express
Traveler's Cheques**
with no fee. Travel safely
with **Traveler's Cheques.**



2010 Grads:

Free Checking, Debit Card Await

You did it! Congratulations Class of 2010! Now that you're official graduates, stop in and open your Free Checking Account and get your debit card before you go off to college or start a new job. You're in the real world now, and Painesville Credit Union is here to help you make the transition. Call for more information. Apply soon – don't wait until the last minute!

**Please note that the Painesville Credit Union
Privacy Policy has been included with your
June statement.**

In this issue of the newsletter, we've hidden an **account number**. If you find it and it's yours and you call the credit union before July 31, 2010, you'll win \$100!



Important Change to your Debit Card

Beginning August 15, 2010, we will no longer pay your overdrafts for ATM and everyday debit card transactions unless you tell us you want overdraft coverage for these transactions.



Today, if you do not have enough money in your account for approval of a debit card purchase or ATM withdrawal, we may still authorize and pay your overdraft. However, if you do not consent to overdraft coverage for your ATM/debit card before August 15, 2010, then your purchase or withdrawal request will be **DECLINED**.

Our overdraft program does not guarantee we will cover your overdrafts, but if we do, you will be charged our standard fee of \$20 for each overdraft. As long as you keep your account in good standing by continuing to make consistent deposits, bringing your account to a positive balance at least every 30 days, remaining current on loans, etc., then we may pay your overdraft item up to \$500.

Currently we authorize and pay checks, automatic debits, electronic transfers, ATM withdrawals and debit card purchases. But, after August 15, 2010, we will no longer authorize and pay overdrafts for ATM withdrawals and everyday debit card purchases unless you consent by either:

- Calling us at 440-352-8974
- Visiting our website at www.copecu.org
- Completing an opt-in form with one of our representatives

If you like the added protection of overdraft coverage you currently have on your debit card and want to avoid the embarrassment of having a debit card purchase declined in the future, then contact us NOW to be sure your coverage is not interrupted.

Congrats on Retirement, Board Members Ken Takacs & David Shook!



Please extend congratulations to our volunteer Board of Directors President Ken Takacs, who will be retiring from the Painesville Fire Department after 32 years of service. And the same goes for our Board of Directors Vice President David Shook, who will also be retiring from the Painesville Fire Department after 27 years of service. From smoke detectors to board directors, we thank both men for their service to community while with the fire department and still here at the credit union. Best of luck to both of you!

Holiday Closings

Monday, Labor Day – September 6, 2010
Monday, Columbus Day – October 11, 2010

Painesville Credit Union

66 North State Street
Painesville, Ohio 44077

Phone: 440-352-8974

Fax: 440-352-8110

Info Line: 440-358-0707

www.copecu.org

Hours of Operation:

Monday -Thursday
9:30 a.m. - 5:00 p.m.

Friday
9:30 a.m. - 6:00 p.m.

