

SERVICES AT

OUR GOAL IS TO PROVIDE YOU WITH THE PRODUCTS AND SERVICES THAT BEST FIT YOUR NEEDS. WE WANT TO BECOME YOUR PRIMARY SOURCE FOR ALL OF YOUR FINANCIAL NEEDS.

PRIMETRUST FINANCIAL

"Your source" means that we are your resource when selecting new products and services and when you open or transfer products or services from other financial institutions. Our member service is driven by offering you more than just products and services; we offer solutions!

MEMBER PRODUCTS

- Totally Free and Interest Checking
- Money Market and Certificates
- Traditional IRA and Roth IRA
- First Mortgages
- Equity Loans and Home Equity Lines of Credit
- Auto, Truck, and Recreational Loans
- Consumer/Personal Loans
- Visa® Credit Cards (with Rewards)
- Visa® Debit and ATM Cards

MEMBER SERVICES

- Online Banking
- Bill Pay
- Bank by Phone
- Online Loan Application
- Safe Deposit Boxes

BUSINESS DEPOSITS

- Small Business Checking
- Business Checking with Interest
- Basic Business Savings
- Business Money Market
- Business Certificates
- Business Online Banking
- Business Online Bill Pay
- Business Online Payroll Service
- Business Online Invoicing Service

COMMERCIAL LENDING

- Business Term Loans
- Business Line of Credit
- Commercial Real Estate Loans
- Business Credit and Debit Cards

PrimeTrust
FINANCIAL
FEDERAL CREDIT UNION

THE FINANCIAL BRIEF

JANUARY 2012

YOUR FINANCIAL
SOURCE TO BETTER
MANAGE YOUR MONEY

SHARED BRANCHING ON VACATION

The idea that you can bank with PrimeTrust Financial Federal Credit Union and go into a credit union in a different state with a different name and still do your banking with PrimeTrust Financial seems a little far fetched, but that is exactly what you can do with shared branching. Credit unions, unlike banks, are not-for-profit organizations, which means they look for ways to work with other credit unions to offer their membership additional services and conveniences, like shared branching, to benefit the member.



Think about this... you are on vacation and everything is going well until you realize you need more money than you can withdraw from an ATM or you forgot to pay your car loan. With shared branching it is no problem. Call 1-800-919-2872 to find the shared branch location nearest you! The best part, it's free! It doesn't cost you an additional fee, and there are over 4,370 locations all over the United States. Now that's location, location, location!

There are three simple things you need to be able to use shared branching

- 1.) the name of your credit union: PrimeTrust Financial
- 2.) your driver's license: they want to make sure it's really you because they don't know you like we do
- 3.) your account number: tells them where to find your money.

With those three things you are free to travel the country and access your money no matter where you are.

Free Financial Counseling

We are providing you, valued member of PrimeTrust Financial, with free access to money management and financial education services through Accel Members Financial Counseling.

With Accel, you'll enjoy unlimited access to financial counselors without paying anything - it's free!

You can receive assistance with:

- Personal and family budgeting
- Understanding your credit report and how to improve your score
- Money management
- Debt repayment
- Avoiding bankruptcy, foreclosure and repossession

Accel can give personalized answers to your individual needs. To speak to an Accel financial counselor, call toll-free 1-877-33ACCEL. Counselors are available Monday through Thursday 8 a.m. to 12 a.m. EST, Friday 8 a.m. to 7 p.m., and Saturday 9 a.m. to 1 p.m.



Contents of safe deposit boxes are not insured against loss.

NOTICE: PrimeTrust Financial is not responsible for typographical or printing errors. All rates and terms subject to change without prior notification.

All About Electronic Statements

What is an eStatement?

An eStatement is your account statement that is delivered to you electronically.

Is there a charge for eStatements?

No—eStatements are free!

Are eStatements safe?

All security precautions have been taken to ensure the confidentiality of your electronic statement. Logging into Online Banking ensures your eStatement is safe as you are accessing your statement through a secure site. PrimeTrust Financial Federal Credit Union uses a high level of available technology in security, firewalls, and encryption.

How do eStatements work?

To access your eStatements, you will need to be an Online Banking user. You will be notified each month or quarter through the e-mail address you provide to the credit union that your eStatement is ready. A link to Online Banking will be provided in the e-mail notification. After logging into Online Banking, you will see the eStatements option. You will be able to view your statement right from your computer, 24-hours-a-day, seven-days-a-week via the Internet.

How do I enroll in eStatements?

After you have logged into Online Banking, select the link to enroll in eStatements. Simply enter the requested info and provide your current e-mail address. That's all there is to it!

Will I continue to receive my paper statement in the mail?

No, your paper statements will stop once you sign up for eStatements. If you sign up for eStatements by the last business day of the month, your next statement will come electronically. You will also receive electronic copies of this newsletter.

How and when will I receive my eStatement?

Each month, you will receive an e-mail notification that your eStatement is available. You will be provided a link to access your eStatement.

Historically, you have waited for your paper statement to be mailed and delivered. With eStatements, you avoid the traditional mail delivery, so you will receive your statement sooner.

Will my eStatements look the same as my paper statement?

Your electronic statement will look very similar to the current paper statement. It will have the same layout and graphics.

How much history is available for eStatements?

eStatements will be archived for up to 36 months. If you just joined the credit union, your eStatements archive will begin with the month you signed up for eStatements. If you need a copy that is older than 36 months, please contact the credit union.

How do I cancel my eStatements?

You may cancel your eStatements at any time by accessing the options through the eStatements menu online. It may take up to 45 days from when you receive confirmation that your eStatements have been cancelled for you to receive your next monthly mailed statement, with all subsequent printed and mailed statements arriving monthly or quarterly.

pg 2 BOARD ELECTIONS
Get ready for the next Annual Meeting and Board Elections.

pg 3 CREDIT CARD VS. PERSONAL LOAN
Which is best for you and your family?

How Much Debt is too Much?

Too much debt is like playing with fire. As a rule of thumb, your debt, excluding your home, should not exceed 20 percent of your take-home pay. Second mortgages and home equity loans should be included in the 20-percent rule. This is because they are usually used to pay off unsecured debt, while a first mortgage is an investment in property that, in most cases, is appreciating in value.



Even if your debt is only in the high teens, you may still have too much debt. A financial counselor can often help you understand your finances and learn the appropriate limits. Here are some signs that could indicate it's time to seek assistance:

- Your credit card balances are rising but your income is decreasing
 - You are only paying the minimum amounts required on your accounts
 - You consistently charge more each month than you make in payments
 - You are using new credit or cash advances to pay bills
 - You are using your credit cards to buy necessities like food or gasoline
 - You are over the limit on any of your credit cards
 - You have received phone calls or letters about delinquent bill payments
 - You don't know how much you owe and are afraid to find out
 - You are hiding the true cost of your purchases from your spouse
 - You are working overtime to keep up with your credit card payments
 - You are dipping into savings to pay your monthly bills
 - You have just lost your job, or are fearful that you are about to, and are concerned about how you will pay all your bills.
- Look for patterns and be aware. If it is something temporary, don't panic. If it is more serious, be honest with yourself and seek financial advice.

A financial counselor can provide a thorough analysis of your family's personal finances, which will help you assess how much trouble you're in and how much help you need. For many people, a financial counselor can help them get organized and lend support. For those who need more personal assistance a Debt Management Program, like Accel, can help. *Printed from <http://accelservices.org>*

2012 BOARD ELECTIONS

PRIMETRUST FINANCIAL FEDERAL CREDIT UNION'S ANNUAL MEETING WILL BE HELD ON SATURDAY, APRIL 28, 2012. THE EVENT WILL BE HELD IN THE HORIZON CONVENTION CENTER.

At this year's Annual Meeting, three Board of Director positions are open for election. The Nomination Committee has submitted a list of candidates to the Secretary of the credit union. If any member is interested in having his/her name placed on the ballot to become a director of the Board, you may do so by petition signed by one percent of the members with a minimum of 20 and maximum of 500. Each nomination by petition must submit a statement of qualifications and biographical data with the petition. Each nominee or nominees are required to sign a certification stating that they are agreeable to nomination and will serve if elected to office.

Nominations must be filed with the Secretary of the credit union at least 40 days prior to the Annual Meeting. The secretary, at least 30 days prior to the Annual Meeting, will mail a printed ballot to all

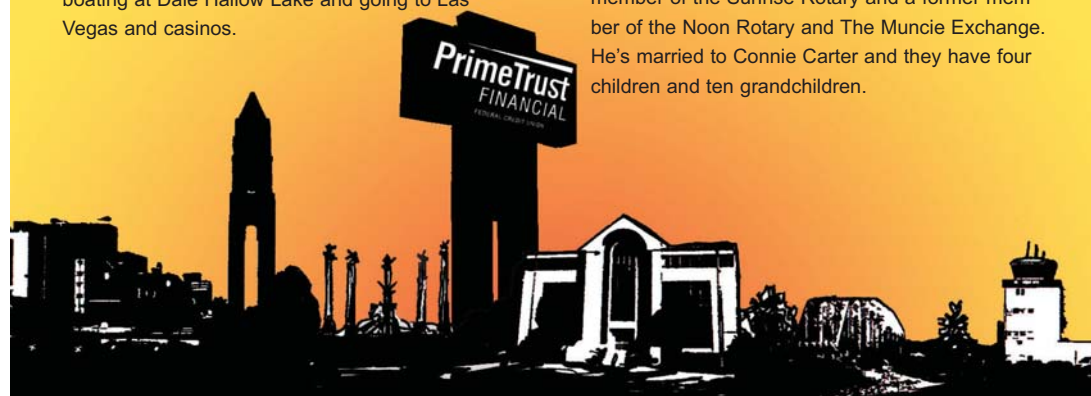
members eligible to vote. Ballots must be returned no later than midnight five days prior to the date of the Annual Meeting. Results will be announced at the Annual Meeting.

Election will not be conducted by ballot and there will be no nominations from the floor when there is only one nominee for each position to be filled.

Unlike banks or other financial institutions, your credit union is a cooperative that is owned and governed by you, our members. Credit union board members are volunteers that are elected by the membership to govern and direct your credit union. As directors, these individuals are not compensated for their countless hours of dedication they spend on behalf of you, a member of PrimeTrust Financial Federal Credit Union.

Redeania Neely grew up in the Selma area and graduated from Wapahani High School in 1978. She went to Ball State University and graduated with an associate degree in management. She has worked at Ball State in the University Budget Office as a budget assistant for 31 years. She has been married to Frank (Buddy) for 31 years and they have one daughter, Jill, who is married. Redeania and her husband enjoy camping and boating at Dale Hallow Lake and going to Las Vegas and casinos.

Jeff Carter was born and raised in Detroit, Michigan. He has worked as an entertainer and opened a teenage nightclub in Muncie called the Hullabaloo Club. He brought Jimmi Hendrix to Muncie in 1968! He's the owner of Jeffrey E Carter Jewelers and has been in business for over 40 years. He's been on the board of Muncie Civic Theatre for 35 years, and has served on the board of the Muncie Children's Museum. He's a founding member of the Sunrise Rotary and a former member of the Noon Rotary and The Muncie Exchange. He's married to Connie Carter and they have four children and ten grandchildren.



ANNUAL MEETING

Spend Saturday evening, April 28 with the staff and board from PrimeTrust Financial as we celebrate "A New Day" at the Horizon Convention Center in downtown Muncie.

Tickets will be available in each branch the first week in March. Tickets will be \$7.00 for members and \$14.00 for non-members.

Vote on this year's entertainment on our Facebook page - PrimeTrust Financial. Look for the "Poll" tab on the left side of the page. Hurry, the entertainment needs to be booked by the end of January! Your choices are comedian, musical act, variety act, juggler, mentalist, murder mystery,

ventriloquist, hypnotist, DJ, or other. Look for other polls about the food selection in upcoming months.

Don't forget you can always post to Facebook and Twitter. Ask questions, make suggestions, and don't forget to "Like Us"; we are listening!

Tell us about your favorite annual meeting and why it was your favorite on Facebook for **two free tickets** to the 2012 PrimeTrust Financial Federal Credit Union's Annual Meeting. Winners will be notified by March 30, 2012.



Credit Card vs Personal Loan – Which is Better?

As we say goodbye to the holidays and hello to the holiday bills, people find themselves looking for money to pay for the gift they bought for loved ones. The two options are credit cards or getting a personal loan. Each option has its own set of pros and cons. Here is some information to help you determine which option might be better for you and your family.

The Credit Card

A credit card allows you to charge purchases or services up to a certain credit limit. The credit limit on the credit card is usually determined by your income and credit history. When using a credit card, you can pay the balance in full when the bill comes or pay only the minimum payment due and allow the balance to carry over to the next billing cycle, accruing finance charge.

Pros

If your financial situation only requires a low amount of money such as \$100 to \$500, then this option may be suited for you. You can charge the expense and try to pay the amount due in full before finance charges start accruing. If you are not able to pay the amount in full, then you can make your monthly payment and try to find a credit card with a low Annual Percentage Rate (APR) to help save you money, like PrimeTrust Financial's Platinum Visa with a 9.9% APR.

Cons

For larger expenses, using a credit card may not be the best option for you. In the long run, you may end up

paying more finance charges for using a credit card instead of a personal loan if you carry the balance for a long period of time.

The Personal Loan

A personal loan is a loan that is issued by a bank or credit union that has a fixed interest rate, payment amount and term of repayment. Like credit cards, your loan approval is usually based on the amount you request, your income, and your credit history.

Pros

If you will need a large amount of money, then a personal loan may be the better option for you. The interest rates on personal loans are often lower than credit cards, which can save you money over the life of the loan. Once you are approved, you receive a check for the total amount you are borrowing, and there are typically no restrictions on what the money is used to purchase. From November 1, 2011 to January 31, 2012, you can get a Holiday Loan from PrimeTrust Financial with a rate as low as 7.4% APR for 12 months, depending on your credit score.

Cons

Personal loans don't have the payment flexibility like credit cards. You are required to pay a fixed payment amount by the due date each month. Because the term is fixed, your payment might be higher than a credit card but as your balance drops, more of your payment is applied to the principal.

TurboTax Specials for Members

Look for the link on our homepage and on home Banking for an automatic chance to win \$15,000 just by starting your tax return between January 5th - February 21st through our special TurboTax Sweepstakes microsite. You can also get a 15% discount on all TurboTax Online Federal Products.

If you have provided us with a valid e-mail address, you will be sent a direct link to the Web site with the discount and sweepstake. Another reason to provide us with a valid e-mail!



ASK THE EXPERT

Estep * Doctor & Company

Hey, You! Get Off of My Cloud!

Cloud computing has become one of the hottest topics on the minds of business owners over the last few years. The ability to store and use data and software on a third party's network has enabled business owners to avoid the costs of acquiring the hardware and software required to establish these resources.

While cloud computing still involves some risks to the security and reliability of your business data, it allows your business to use these computing systems without the need for the infrastructure and development required to do so on your own. Your business can avoid expensive maintenance costs required to maintain such systems.

One example would be QuickBooks and its online accounting software. The online nature of this service allows you to access your accounting records wherever you have an internet connection. This will allow for more availability of your data and the fact that it is backed up securely in the QuickBooks server, off-site. The main concerns for services such as these are the fact that access is lost when network outages occur and also that you have no direct control over the security of your data.

Even though cloud computing may still involve some risks, it is here to stay and will have a great impact on how we do business. Take some time to evaluate your business systems and see if cloud computing makes sense for your accounting or records storage needs.

Important Dates for 2012

JANUARY

- January 2 - PrimeTrust Financial closed for New Year's Day
- January 16 - PrimeTrust Financial closed for MLK Day

FEBRUARY

- February 20 - PrimeTrust Financial closed for President's Day
- February 29 - Leap Year

MARCH

- March 11 - Daylight Savings begins

APRIL

- April 17 - 2011 Federal Tax Return Tax Day Filing deadline and due date for Tax Returns. The traditional tax return filing deadline is April 15 of each year, but April 15, 2012 is a Sunday and April 16, 2012 falls on Emancipation Day in the District of Columbia.