

why is pcmcu special ?

you have a “say”

PCMCU is owned by you. The money you put into the credit union works for YOU! Being a member-owner also allows you special perks such as member-rebates, that reward you simply for your loyalty to the credit union.

custom-made finances

PCMCU treats you as a partner. Your financial goals are our financial goals. Through all stages of life, and any roadblocks you may face, we are ready and willing to guide you along. We personalize your finances with products and services that fit your specific needs, and are available when you are.

we're just better

We go above and beyond the expected, providing members with higher savings rates, lower loan rates, and little to no fees. Plus, when you save with PCMCU, you have the opportunity to win cash! Now how can you beat that?

let's get started...

Call or Visit online at www.pcmcu.org

Member Services Green Bay • (920) 593-2200

Member Services Marinette • (715) 732-4051

Loan Officers Green Bay • (920) 593-2203

Loan Officers Marinette • (715) 732-4001

eServices • (920) 593-2201

People Caring More
pcm
CREDIT UNION

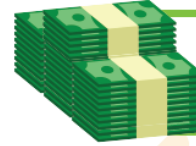
Equal Housing Opportunity. NCUA Insured. Membership Eligibility Required.



How to Budget Healthy

With your monthly take home pay in hand, split it into the following...

Housing - 35%



Money that goes into scheduled living expenses like **Mortgage/Rent, Utilities, Insurance, Taxes, and Maintenance.**

Savings - 10%



Minimum amount of money to save for yourself. Set aside **3-6 months of income for emergencies**, then use this to start building towards a savings goal.

Transportation - 15%



Money to help get you around, such as **Car Payments, Auto Insurance, Registrations, Gas, Maintenance, and Parking.**

Debt - 15%



Money to pay bills that come from **Student Loans, Retail Accounts (Cell Phones, Furniture, Appliances), Credit Cards, Personal Loans, Medical Expenses, and Tax Debts.**

Other - 25%



Leftover money to spend on **Food, Clothing, Entertainment, Childcare, Charity, and Vacation.**

Where Do You Measure Up?

If your budget isn't falling within the recommended guidelines, be willing to make a sacrifice and adjust your plan. You should never be over 100%. Below are some self-check questions, be honest.

- Do you feel broke before payday?
- Are you paying yourself first by putting away at least 10-15% of your after tax income?
- Could you increase the amount you're saving by earning more and spending less?
- Do you have goals? Short/long term? Are they reasonable, achievable goals?

Be sure to reevaluate your budget whenever your financial needs change. Always make sure your money is working for you.