



# PERMACULTURE CREDIT UNION

OFFICE LOCATION: 4250 CERRILLOS ROAD, 2<sup>nd</sup> FLOOR, SANTA FE, NM 87507

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WEB SITE: [WWW.PCUONLINE.ORG](http://WWW.PCUONLINE.ORG) EMAIL: [PERMA@PCUONLINE.ORG](mailto:PERMA@PCUONLINE.ORG)

Established: May 18, 2000

December 2003



### Special Rates for Hybrid's as follows:

A+ Credit	4.00% APR*
A Credit	5.00% APR*
B Credit	6.00% APR*
C Credit	7.00% APR*

Offer good from 1-1-04 thru 3-31-04.

\* For qualifying members.  
Rates and terms subject to change.

## Permaculture Credit Union

**Will be attending Solfest Southwest**

**On April 17 & 18 2004**

**Scottsdale, Arizona**

**We will be there to meet our Arizona members, answer questions regarding the credit union, open new accounts and process loans for our members.**

**For more information about this event please visit their website at:**

**[Solfestsouthwest.org](http://Solfestsouthwest.org)**

### **SOCIAL SECURITY NUMBERS REMOVED FROM STATEMENTS.**

**We listen. In November one of our members brought up that they did not feel comfortable with their Social Security number appearing on their quarterly statement. As of December 31, 2003 quarterly statement this will no longer appear.**

**Thank you, we appreciate our members' input.**

### **Attention: PCU Member's**

**It's PCU's 4<sup>th</sup> Year of Operation.**

**To celebrate we are offering a special loan rate to members.**

**4<sup>th</sup> Year Hybrid Loan Special (Purchase or Refinance a Hybrid Vehicle that gets 45 mpg or more).**

**Get Pre-Approved as soon as possible.**

### **TAKING A CLOSER LOOK AT THE HYBRIDS**

So what's all the buzz about hybrid gasoline electric vehicles (HEV)? Is it the great fuel economy or low emissions? Or is it the snappy performance of the electric motor assist? It's all of the above and more.

So how do HEVs get such good fuel economy? Part of the answer is an efficient engine coupled with an electric motor assist and tight control of both the engine and electric motor by several computers operating with complex algorithms.

The Toyota Prius claims 80% of its good fuel economy from the sophisticated drive train, slippery aerodynamic body and reduced overall weight. The remaining 20% is derived from regenerative braking, which is controlled by a computer, making the electric motor operate as a generator/alternator capturing energy that is otherwise wasted during braking, deceleration or cruising. The recovered energy is stored in batteries for power assist during acceleration. The engine also shuts off when the car is at a stand still. And the Prius sometimes operates on pure electric, with no gasoline engine power.

Both the Toyota Hybrid System (THS) and Honda Integrated Motor Assist (IMA) incorporate nickel metal hydride batteries to store energy. The Prius electric motor assist operates at close to 300 volts; the Civic and Insight operate at 144 volts, using 120 "D" cell batteries in a pack that weighs 48 pounds. The Honda battery pack is warranted for 80,000 miles, something I have yet to test.

All automotive manufacturers point out that there is no single solution for efficient personal transportation. Ultimately, we are responsible for finding solutions individually and collectively. It is clear that HEVs play an important role if for no other reason that they compare favorably (socially and environmentally) to the current alternatives some viable and some not — including electric vehicles, gaseous fueled vehicles, diesel and fuel cell vehicles. So I urge you to consider an HEV when you plan your next purchase. It beats flying.

Colin Messer lives in Santa Fe, NM. He teaches and writes about advanced transportation technologies and is a public transportation advocate.

### **Attention: PCU MEMBERS**

Members can borrow in person, by mail or by downloading an application from our web site. To get the process started, mail or fax your request to us with income information (i.e. pay stubs or tax returns). Remember we currently process Vehicle loans, Share and Certificate Secured loans, and Signature loans in any state where our members reside.

# PERMACULTURE CREDIT UNION

## RATES AND LOAN TYPES

(Currently we can finance up to \$60,000 in loans per household)  
All rates subject to change.

<p>Bring your vehicle loan home to PCU <b>NEW &amp; USED VEHICLE LOANS</b></p> <p>A+ Credit 6.25% APR A Credit 7.25% APR B Credit 9.25% APR C Credit 11.75% APR</p> <p><b>Fuel Efficiency Discounts</b></p> <p>Average MPG 35 or more &gt; .75% off APR Average MPG 45 or more &gt; 1.50% off APR</p>	<p><b>SECOND MORTGAGE LOANS</b></p> <p><u>Up to 72months</u>    <u>73 – 120 months</u></p> <p>A+Credit 6.00% APR    7.00% APR A Credit 7.00% APR    8.00% APR B Credit 8.00% APR    9.00% APR C Credit 9.00% APR    10.00% APR</p> <p>Up to 90% of appraised value, less the balance of your existing mortgage.</p>	<p><b>For prompt delivery please mail all correspondence to:</b></p> <p>Permaculture CU PO BOX 29300 Santa Fe, NM 87592-9300</p>
<p><b>SHARE AND CERTIFICATE SECURED LOANS</b></p> <p>3.00% APR + Share or Certificate Rate Up to 60 months</p>	<p><b>SIGNATURE LOANS</b></p> <p>A+ Credit 10.00% APR A Credit 11.00% APR B Credit 13.00% APR C Credit 15.50% APR</p> <p>A+, A, B up to \$5,000, C up to \$3,000 Up to 48 months</p>	<p><b>OFFICE HOURS</b></p> <p>Monday – Friday 10:00am – 2:00pm</p> <p>Loan Request Monday - Friday 9:00am – 5:00pm Or by appointment for member convenience.</p>

## UPCOMING ELECTIONS


The quality of the Credit Union's leadership is the most important factor in its success. We need to fill three positions on our seven member Board of Directors whose terms expire May 2004.

Members interested in running for the Board should send their bio/resume to the nominating committee by February 27, 2004. The resume can be sent to the PCU office via US mail, email or fax.

Requirements for serving on the Board of Directors are that the candidate be a member in good standing with the Credit Union and be bondable. Monthly Board meetings are held in Santa Fe, NM. A candidate could be from out of state and would be obligated to attend Board meetings in person as designated by the Board at their own expense.

The duties of the Board of Directors are to develop short and long-term planning objectives. These objectives while meeting the needs of the members, should also reflect the Credit Union philosophy. The Board members monitor the financial condition of the Credit Union, insure compliance with bylaws and state and federal regulations. It is also their task to insure adequate ongoing education for volunteers and staff.

<p><b><i>Scholarships</i></b> <b><i>Now Available</i></b></p> <p>Call or visit your credit union office for an application. <b>Application deadline:</b> <b><u>February 27, 2004</u></b></p> <p><b><u>NMCU Education Foundation</u></b></p> <p><b><i>“People helping people secure the future of New Mexico, today.”</i></b></p> <p>The New Mexico Credit Union Education Foundation does not discriminate on the basis of age, race, creed, national origin or gender.</p>	<p><b>Permaculture Credit Union Mission Statement</b></p> <p>We pool the financial resources of the people who believe in the Ethics of Permaculture and strive to redirect those resources to Earth friendly and socially responsible loans and investments.</p> <p>The <b>Permaculture Credit Union</b> promotes thrift among its members and provides credit at reasonable rates. It creates the opportunity for members to control the use of their money and contribute to the revitalization of their community and the planet.</p>	<p><b>Just A Reminder from The Supervisory Committee</b></p> <p>PLEASE notify the Credit Union of any changes to your address or phone number. We want you to receive your statements and information about our services.</p> <p><b>Holiday Closings:</b></p> <p><b>Martin L. King, Jr. Birthday</b> <b>Monday, January 19, 2004</b></p> <p><b>Presidents' Day</b> <b>Monday, February 16, 2004</b></p>
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<p><b>Attention Members:</b></p> <p>The Permaculture Credit Union is temporarily not offering new share certificates. We will make certificates available again in the future. If you have any questions, please feel free to contact us toll free at 1-866-954-3479 or locally at 505-954-3479. Thank you for your understanding.</p>	<p>Your savings insured to \$100,000</p> <p><b>NCUA</b> National Credit Union Administration a U.S. Government Agency</p>	
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**Privacy Policy: We do not disclose any nonpublic information about our members and former members to anyone, except as permitted by law.**