



PERMACULTURE CREDIT UNION

Established: May 18, 2000

April 2005

5TH
YEAR
ANNIVERSARY
MAY 2005

SIGNATURE LOAN SPECIAL

Just in Time for Spring!!

We are offering a signature loan special for all those sustainability projects you've been planning....

Instead of putting those projects on a credit card, or putting them off – how about a signature loan from the PCU? We're offering special interest rates, for sustainable projects only, starting today. The special will run through the Spring and Summer seasons, ending on October 1, 2005. Call today!

A+ CREDIT	8.5%	A.P.R.
A CREDIT	9.5%	A.P.R.
B CREDIT	11.5%	A.P.R.
C CREDIT	14.5%	A.P.R.

(Minimum of \$1,000 – Maximum of \$5,000)
Rates Subject to Change

Don't forget to support your local green businesses !

ANNUAL MEETING INVITATION

We are pleased to announce the Permaculture Credit Union's fifth anniversary celebration and annual meeting. Please come help us commemorate this milestone with festive food, prizes and fun on Saturday, May 14th, 2005. The meeting will be held at the McCune Charitable Foundation Community Room, 345 East Alameda Street in Santa Fe. It will begin at two o'clock, with festivities to follow.

PCU SLOGAN CONTEST

Below is the list of slogans that have been submitted by our membership as part of our slogan contest. Please take some time to review the options and call the Credit Union with your top three choices, or cut out this section, mark the top three choices and mail it to:

PCU Slogan Contest
P.O. Box 29300
Santa Fe, NM 87592-9300

1. Creating a Greener Fiscal Landscape
2. Earth Care Based Financing
3. How Green Is Your Money?
4. Financially Creating a Sustainable World
5. Greener Money
6. Growing a Grass Roots Economy
7. Money for a Healthy Future
8. Pioneering the Sustainable Loan Program
9. The PCU Adds Ability to Your Sustainability Plans
10. We Put the Ability in Sustainability!
11. What Color Is Your Money?
12. Where Your Money Does Grow Trees
13. Where Your Money is Twice as Green
14. Your Socially Responsible Credit Union
15. Lending Resources for a Sustainable Planet
16. Making the Difference in the Lives of People who Care about the Earth
17. Capital with a Conscience
18. Making Money Work for People and Planet
19. Expediting Sustainable Community
20. Green Lending for Green Living
21. Lending Green for Living Green
22. Because It Takes Green to Live Green
23. Helping You Get Credit for Living Sustainably
24. Mother Nature's Bank
25. Investing in the Future Today
26. Banking on the Future of the Planet
27. Your Money. Your Values. Our Mission.
28. Credit for People Who Get It

PCU – I LOVE YOU

By Barbara Wishingrad, PCU member

I joined the Permaculture Credit Union as soon as I heard of it and actually had some money to set aside in a bank account. I was saving for a newer car, as my old Camry was breaking down too often and costing me more than it was worth in repairs. I had hoped to save enough to pay for a car with cash, as I had always done in the past, but when I realized that that wasn't going to happen soon enough, I began looking into auto loans. PCU had begun to make auto loans to members in California, and so I inquired about one. Don gave me personal attention and good advice every step of the way. I had never been treated like this before by anyone in any other bank. First of all, he explained the way PCU figures out what interest rate to charge each individual. In my case, even though my credit was not the best, I ended up with a B credit rating from PCU, so that the interest would be about 5% less than an auto dealer had sworn was the best possible rate I would ever find. Don listened to my dreams and concerns about the type of car I wanted, and helped me formulate questions for the dealers and individuals who were selling cars that I looked at. At one point, I had my eye on a car in a dealer's lot but it was beyond my price. When I said so, the salesman said—would you consider it if it cost \$8000? I told him yes and he invited me to test drive the car. I consulted with Don and he gave me tips on how to bargain for the price I really wanted. When I sat down with the salesman to bargain, he didn't start at \$8000 as I had thought he would—he claimed that he had never said that I could have the car for \$8000, only asked if I would *want it* at that price. I called Don up who turned around and called the salesman and gave him hell (politely, of course). It felt so good to have someone like that on my side. I then ended up finding another car that was sold privately that I liked even better. I had originally hoped to buy a hybrid but felt that I couldn't afford it. Well, I found a beautiful 2001 Honda Civic HV that is an Ultra Low Emissions Vehicle and gets 44 mpg. If only it got one more mpg I would have gotten even a better rate discount from PCU, but I was thrilled to get the discount I did, as well as this great car. Don worked out a down payment and payment plan that I could easily live with. I've only had to pay for maintenance twice since I bought my car 14 months ago and am paying less monthly than I was for repairs on my much older car. If I had known it was so easy to have a car loan with PCU, I would have done it sooner! Thank you PCU and thank you especially Don Sarich for being so supportive and personal.

BOARD CANDIDATE BIOGRAPHIES

Nora Haskins

I have been a volunteer for the Permaculture Credit Union since 1998, serving as its acting President/CEO for the first year after receiving our charter in May of 2001. I have served on the Supervisory Committee from May 2000 until Dec. 2004, and I am presently a member of the Government Affairs Committee for the New Mexico Association of Credit Unions.

In 1999 I completed a Permaculture Design Course taught by Scott Pittman. I can truly say that the course had a major impact on how I choose to live, and why I am still committed to the mission of this credit union and will continue to support it in any way that I can. Since completing the course, I have been a Permaculture Intern at Apache Creek Ranch in Santa Fe, have attended various organic growing conferences, and have aided in the establishment of a market gardening system for Apache Creek Ranch.

I want to be a member of your board of directors because I believe my experience on the supervisory committee would bring to the board a unique perspective of the daily operations of the credit union, and a level of continuity that I believe is needed at this time.

Ann Norton

I am a recent transplant to New Mexico having moved from Minnesota to Los Alamos in August 2003 to accommodate my husband's desire to work with LANL. As an attorney I have been involved with community development and affordable housing issues for more than thirty years in a variety of capacities in the public and private sectors. For the past seven years I have been the President of the Housing Preservation Project (HPP), a national nonprofit public interest law firm and advocacy organization headquartered in Minnesota. Although HPP's initial mission was focused primarily on the preservation and production of affordable housing, we have also increasingly been called upon to use our expertise and experience in issues related to responsible equitable land use, community based development and smart growth. In addition to my work with HPP, I have also been an adjunct faculty at the University of Minnesota Natural Resources Department, teaching seminars on management of natural resources conflicts and related subjects.

My work has always been based on my passion for and commitment to community based development principles. During my career I have organized and represented numerous nonprofit organizations and community development corporations (CDCs) throughout Minnesota. This work included the formation of the first urban CDC in the state, which also formed the state's first community based credit union. I am thrilled to have the opportunity to work with the Permaculture Credit Union, not only because of my commitment to the concept of credit unions but because of its unique and special mission. I look forward to increasing my knowledge of permaculture and helping to expand its influence through growth of the credit union.

BOARD CANDIDATE BIOGRAPHIES (continued)

Hugh Roberts

My commitment to the philosophy of cooperatives in general and credit unions in particular occurred over fifty years ago when I became a founding member and the first treasurer of the employees' credit union at Sterling Drug Company in Windsor, Ontario. In 1993, as a United Methodist minister in Northern New Mexico, I became aware of socially responsible investing and the concept of 'doing well by doing good'. I moved my personal savings into socially responsible mutual funds, and was subsequently able to persuade a denominational missions fund of which I was treasurer to move its reserve cash into a socially responsible money market fund. In January 1999, I designed and led a workshop on how we can serve God through the way we invest and use our money.

I became involved in sustainable agriculture in 1976, when I partnered with John Jeavons (author of 'How to Grow More Vegetables...') to organize the first International Conference on Small Scale Food Production, which I chaired. That conference persuaded the American Society of Agronomy to officially recognize organic agriculture, and specifically biointensive food production, as scientifically sound. I chaired a five year follow-up to that conference in 1981, and the Soil, Food and People Conference at the University of California, Davis, in 2000.

I am currently Vice President of the Board of Directors of the Sustainability Fund, a California-based non-profit organization created to be a funding intermediary between major foundations and small non-profits working in sustainable agriculture.

MEMBER SERVICES

CREDIT CARDS:

Permaculture Credit Union Credit Cards are now available.

>> This includes share-secured cards <<

Simply call 1-888-415-6154,

Or go to www.myCUcard.com

LOAN RATES:

We are currently financing up to \$80,000.00 in loans per household. All rates are subject to change without notice.

NEW & USED VEHICLE LOANS

*Ask us about our special rates
for fuel efficient vehicles.*

A+ Credit	7.25%	A.P.R.
A Credit	8.25%	A.P.R.
B Credit	10.25%	A.P.R.
C Credit	12.75%	A.P.R.

Fuel Efficiency Discounts:

MPG 35 or > .75% off A.P.R.

MPG 45 or > 1.50% off A.P.R.

Electric Vehicle Discount:

2.00% off A.P.R.

Alternative Fueled Vehicle Discount:

1.00% off A.P.R.

SECOND MORTGAGE LOANS

*Up to 90% of appraised value, less the
balance of your existing mortgage.*

UP TO 72 MONTHS:

A+ Credit	7.50%	A.P.R.
A Credit	8.50%	A.P.R.
B Credit	9.50%	A.P.R.
C Credit	10.50%	A.P.R.

73-120 MONTHS:

A+ Credit	8.50%	A.P.R.
A Credit	9.50%	A.P.R.
B Credit	10.50%	A.P.R.
C Credit	11.50%	A.P.R.

SIGNATURE LOANS

A+ Credit	11.00%	A.P.R.
A Credit	12.00%	A.P.R.
B Credit	14.00%	A.P.R.
C Credit	16.50%	A.P.R.

BICYCLE LOAN DISCOUNT

3.0% off of Signature A.P.R.

SHARE-SECURED AND CERTIFICATE-SECURED LOANS

3.0% A.P.R. plus Share or
Certificate Rate for up to 60 Months

Call for current rates on our Home Equity Line of Credit.

SUSTAINABILITY DISCOUNTS:

We provide sustainability discounts for projects that are earth-friendly. This includes, for example, installing solar heating panels, solar photovoltaic systems, or water catchment systems on your home, xeriscaping your yard, insulating your home, installing energy efficient windows, purchasing an energy-efficient vehicle, and other projects. The usual discount is .75% off our current loan rates. Call our office staff for details.

DIRECT DEPOSIT:

- ✓ Have funds directly deposited into the PCU from your paycheck or other financial institution.
- ✓ Pay your bills by having funds directly transferred from your PCU account.



Permaculture Credit Union

Office Location: 4250 Cerrillos Rd., 2nd Floor,
Santa Fe, New Mexico 87507

Mailing Address: PO Box 29300,
Santa Fe NM 87592-9300

Toll Free: 1-866-954-3479

Phone: (505) 954-3479

Fax: (505) 424-1624

Web Site: www.pcuonline.org

Email: perma@pcuonline.org

Office Hours

Monday – Friday
10:00 am – 2:00 pm

Loan Request

Monday - Friday
9:00 am – 5:00 pm

Or by appointment for member convenience.

Management & Staff

Donald J. Sarich
President/CEO

Lucinda A. Sydow
Willina M. Martinez

Member Services Representatives

Board of Directors

Susan Coulter, Chair
Donal S. Kinney, Treasurer
Sebia Hawkins, Secretary
Edward L. McMillen, Director
Winona Nava, Director
Allan Sindelar, Director
James Stark, Director
Wesley Roe, Director

Supervisory Committee

Carolyn Agard, Chair
Elizabeth Martin, Member
Phil Vergamini, Member
Joseph Ellis, Member

Permaculture Credit Union Mission Statement

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.

The Permaculture Credit Union 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.

Attention Members:

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.

Holiday Closings:

Memorial Day
Monday, May 30, 2005

Independence Day
Monday, July 4, 2005

Labor Day
Monday, September 5, 2005

Columbus Day
Monday, October 10, 2005

Special Anniversary Car Loan Special

Permaculture Credit Union is offering special financing for fuel-efficient cars. If your car or the car you are interested in purchasing has a highway rating of 35 MPG or higher, we can offer a new loan or refinance rates starting at 5.5% A.P.R.

To find out your car's highway rating or to look at the ratings of different cars, go to:

<http://www.epa.gov/emissweb/>

Call the Permaculture Credit Union today!

Just a Reminder from the Supervisory Committee:

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.

Privacy Policy:

We do not disclose any nonpublic information about our members and former members to anyone, except as permitted by law.

Your savings insured to \$100,000

NCUA

National Credit Union
Administration
a U.S. Government Agency

