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# FINANCIAL OPTIONS Power Credit Union has a lot to offer area residents

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Steve Block / The Chronicle-News

## Jennifer Mrvach and Cara Vigil

Power Credit Union's Jennifer Mrvach, Vice President of Marketing, left, and Cara Vigil, Trinidad Branch Manager, spoke about the services the credit union has to offer to its members at Wednesday's Chamber of Commerce luncheon held in the Pioneer Room of the Sullivan Student Center on the campus of Trinidad State Junior College.



aside, surplus earnings are returned to the members in the form of higher dividends, lower loan rates and free or low-cost services.

Working to attract new members, she said Power Credit Union is offering a free \$50 to anyone who opens a savings and checking account with direct deposit. Some restrictions apply, so call 719-846-3112 for more information. Trinidad's Power Credit Union is pet friendly, with business hours of 8:30 a.m. – 5:30 p.m. on Monday through Friday, and Drive-Thru Service available during those hours and from 9 a.m. – Noon on Saturday.

Posted: Tuesday, July 26, 2016 10:26 am | Updated: 10:36 am, Tue Jul 26, 2016.

Steve Block, The Chronicle-News | 0 comments

Credit unions are different from banks in that they are cooperative not-for-profit financial institutions that are owned and operated by their members to meet those member's financial needs. Jennifer Mrvach, Vice President of Marketing for Power Credit Union, and Cara Vigil, Trinidad Branch Manager, presented information about the financial services the business provided at a recent Chamber of Commerce luncheon in the Pioneer Room at Trinidad State Junior College.

Located at 220 Pine St., Power Credit Union is Trinidad's only credit union. Its main base is in Pueblo, with other locations in Pueblo West, Cañon City, and Trinidad. Mrvach said that credit union members tend to share common bonds, such as employment, education, social interest, location or religion. Credit unions perform three main functions, she said. They encourage and help members save regularly through payroll deduction and direct deposit. They let their members borrow money at fair rates, and once expenses are paid and reserves are set

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Before the Artspace leaders presented their information Lee Merkel, regional manager for DOLA, announced that the Trinidad project had received a \$2 million DOLA grant, and received general applause from the large crowd at the meeting.

**SPACE TO COLORAI**

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Sunday 01/24/2016



## Local Hoops Special

Besides its primary products such as accounts, cards, loans and investments, Power Credit Union now offers youth accounts for every age and every stage. Its Power House Club includes a specially designed savings and checking account for members from the cradle to age 17. Kids automatically become members of the club when they open a savings account. Power House Checking is designed for members 16 years old or older, with each account including a free box of checks, with the option of having the member's high school logo on each check, plus a free Visa debit card.

An exclusive club feature is Make the Grade, Get Power Paid, which rewards young members for their academic excellence. Club members in grades K-12 who earn a 4.0 GPA get \$5 deposited into their savings account, after presenting their semester or end-of-year report card.

During her PowerPoint presentation, Mravich showed attendees the colorful new debit / credit cards available through the credit union. The credit cards feature a fixed, 8.9 percent interest rate.

A free new mobile app allows members to manage their accounts from almost anywhere using a mobile device, which is also available for Android and Apple devices.

Mravich said a new budget management tool called MyMoneyPal allows members to manage all of their accounts and transactions from any financial institution in one place.

"This is something that's very unique to Power Credit Union," Mravich said. "So this is a money management platform that is offered with our online banking. It's completely free and what you can do is that if you have your investment accounts elsewhere or your mortgage elsewhere, or your checking account or savings, you can aggregate those accounts in one location and see your entire financial picture. You can see how much debt you have, how much your net worth is, and it has reminders so you can set target dates for when you want to be out of debt. So this really helps you manage your money. It's very safe and secure. No one else offers this."

Mravich also described the value of the Select Employee Group (SEG) program offered by the credit union. An SEG is a business or organization that establishes a relationship with the credit union to provide financial services to its employees as an added benefit. The accompanying video showed how SEG's were helpful to both businesses and their employers.

Cara Vigil discussed the credit union's Back on Track auto loans, which help people with poor credit scores get financing for a vehicle. A home equity line of credit is available for homeowners who need to do remodeling jobs, with fixed, low-interest, 10 or 15-year mortgages, featuring interest rates as low as 3.49 percent and fees as low as \$500. Loans are also available for vacations, to pay off debts and to purchase recreational vehicles, boats, dirt bikes and ATVs.

Trinidad's Power Credit Union now has 962 members. People who live outside of Las Animas County can also become members by contacting the credit union at 719-846-3112.

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News From Local Groups

## News From Local Groups



### Network Council: Sept. meeting notes

With the goal of bringing together a broad range of collaborative partners to network about upcoming community events and activities we host the Network Council Meetings on the 1st

Thursday of each month at the Trinidad Community Foundation office in the Bell Block building from 8:00 a.m. to 9:00 a.m. This coming Thursday, October 1st, each attendee will have an opportunity to give a brief recap of their upcoming events or activities. The desired outcome of this exchange will be to encourage mutual support of one another's events and activities as well as to look for opportunities to collaborate and reduce expenses, share workload, and generate excitement and broader exposure. Thursday, October 1st, from 8:00-9:00 at the Trinidad Community Foundation office in the Bell Block Building. Join us for coffee and good people sharing good ideas. See you there. — Tom Perry