

1ST QUARTER 2022



Smart Money Digest

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AUTO LOAN PROMOTION

P. 3



HOME EQUITY LOAN PROMOTION

P. 5



Use Your PECU Mastercard To Win Up To \$15,000



Happy new year! The new year gives you a new opportunity to win. From now through March 31, 2022, your PECU Mastercard purchases can win you up to \$15,000! PECU, Jack Henry, and Mastercard want to reward you for carrying and using your PECU Mastercard. **There are three ways you can win in this promotion.** FIRST WAY TO WIN: When you use your PECU Mastercard or PECU debit Mastercard for signature-based transactions that total \$250-\$500, you receive an entry for a \$75 statement credit drawing. Two lucky PECU members will receive a \$75 statement credit. SECOND WAY TO WIN: When you use your PECU Mastercard or PECU debit Mastercard for signature-based transactions that total \$500.01-\$750, you receive an entry for the \$75 drawing, PLUS an entry for a \$250 statement credit drawing. One lucky PECU member will receive a \$250 statement credit. THIRD WAY TO WIN: When you use your PECU Mastercard or PECU debit Mastercard for signature-based transactions that total \$750.01 or more, you receive an entry for the \$75 drawing, an entry for the \$250 drawing, PLUS an entry for the national Grand Prize \$15,000 Statement Credit Drawing. See the PECU website for the Official Rules, including the alternate entry method with no purchase necessary. Good luck!

PECU To Hold Virtual Annual Meeting On Monday March 7, 2022

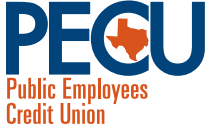


In order to best protect our members, employees and community, **PECU's 2022 Annual Meeting will take place online.** The Virtual Annual Meeting will start at 5 PM on Monday March 7, 2022. Members will be able to join the meeting via computer video, or by calling in through the phone. We need your help to properly prepare for this online event. Therefore, **registration is required.** Please register now by calling Financial Services at 800-772-1955. You can also register by sending an email with the subject line "Annual Meeting Registration" and including your name and phone number. The email address is member@pecutx.org. Registration closes at noon on 3/7/22. The meeting link and phone number will be sent to all that register.

BACK COVER: Get a free kids or teen account for your kids and grandkids!

Get Paid To Refer A Friend To PECU

\$50 for you, \$50 for your friend!



CURRENT PECU MEMBER

Please fill out top half and then give it to your friend to fill out bottom half.

Here's an opportunity for you to refer a friend and receive \$50 for each new PECU member you refer. Your friend needs to open a new PECU savings account & any PECU checking account*

Current Member Name _____
Street Address _____
City, State, Zip Code _____
E-mail _____
Phone _____



**Your \$50 will be deposited to your PECU checking account when your friend opens a PECU savings account & PECU checking account and meets the promotional requirements. Program, terms & conditions subject to change at any time at PECU's sole discretion.*

GET \$50 FOR YOU, PLUS \$50 FOR YOUR FRIEND!

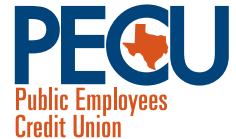
NEW PECU MEMBER

Welcome to PECU! Please fill out bottom part and then give it to PECU.

512-474-1955
pecutx.org

Earn \$50 for you, plus \$50 for the friend who referred you* You must fill out this form completely and then do the following:
1) Open a PECU savings account & make one deposit of \$50 or more within 60 days of account opening
2) Open any PECU checking account & complete five (5) signature-based debit card transactions of at least \$10 each within 60 days of account opening.

New Member Name _____
Street Address _____
City, State, Zip Code _____
E-mail _____
Phone _____



FOR PECU USE	OPENED BY: _____	DATE: _____	CODE 04 ADDED: _____
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**PECU membership required. \$50 will be deposited to your PECU checking account. New accounts screened through ChexSystems. Must be 18. \$5 minimum opening deposit required for member savings account. \$5 minimum deposit required for member checking account. Promotional deposit will occur within 60 days of meeting requirements. Promotional deposit will be deducted if checking account is closed less than 180 days after opening account. Promotion not valid for existing PECU members. Program, terms & conditions subject to change at any time at PECU's sole discretion.*

COMPLAINT NOTICE

This credit union is incorporated under the laws of the State of Texas, and under state law is subject to regulatory oversight by the Texas Credit Union Department. If you have a dispute with Public Employees Credit Union, you should first contact the credit union. If the dispute is not resolved to your satisfaction, you may contact the Texas Credit Union Department through one of the means indicated below:

- In person or by U.S. Mail: 914 East Anderson Lane, Austin, TX 78752-1699
- Telephone Number: 512-837-9236
- Fax Number: 512-832-0278
- E-mail: [complaints@cud.texas.gov](mailto:complaints@ cud.texas.gov)
- Website: www.cud.texas.gov

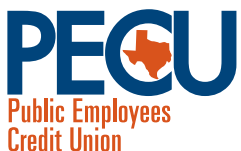
You'll Love The Money You Save By Refinancing Your Auto Loan!

Loan Amount	Incentive
\$10,000 - \$19,999	\$100
\$20,000 - \$29,999	\$150
\$30,000 - \$39,999	\$200
\$40,000 - \$49,999	\$250
\$50,000+	\$300



www.pecutx.org
800-772-1955

If you love saving money (and making extra money), you should take advantage of PECU's popular auto refinance promotion. We'll give you 90 days without payments, plus up to \$300 cash! We'll also give you a great new rate, pay your title transfer fee, and then give you a new lower monthly payment. Scan the QR code at left for more information, plus the clickable online application. Questions? Call us at 800-772-1955. PECU loves helping you save money!



All loans subject to credit approval. \$10,000 minimum loan amount. Autos & trucks model year 2015 and newer are eligible. Up to \$300 deposited in share account. Standard underwriting guidelines apply. Vehicles currently financed at PECU not eligible. Rates, terms & conditions subject to change. Contact PECU if you have questions.



BRANCHES & HOURS

MAIN OFFICE

306 East 10th Street
P.O. Box 2205
Austin, Texas 78768-2205
Phone: 512-474-1955
Fax: 512-474-2731
E-mail: member@pecutx.org

Lobby Hours:

Monday thru Friday 9 am - 5 pm
Drive-Up Hours:
Monday thru Friday 7 am - 6 pm
Saturday 9 am - 1 pm

CENTRAL OFFICE

1200 West 42nd Street
Austin, Texas 78756

Lobby Hours:

Monday thru Friday 9 am - 6 pm
Saturday 9 am - 1 pm
Drive-Up Hours:
Monday thru Friday 7 am - 6 pm
Saturday 9 am - 1 pm

WALNUT CREEK OFFICE

8013 Centre Park Drive
Austin, Texas 78754

Lobby Hours:

Monday thru Friday 9 am - 6 pm
Drive-Up Hours:
Monday thru Friday 7 am - 6 pm
Saturday 9 am - 1 pm

OAK HILL OFFICE

5838 Highway 290 West
Austin, Texas 78735

Drive-Up Facility Only

Drive-Up Hours:

Monday thru Friday 7 am - 6 pm
Saturday 9 am - 1 pm

ROUND ROCK OFFICE

15800 RM 620 North
(Near intersection of 620 N & Cornerwood)
Austin, Texas 78717

Lobby Hours:

Monday thru Friday 9 am - 6 pm
Saturday 9 am - 1 pm

Drive-Up Hours:

Monday thru Friday 7 am - 6 pm
Saturday 9 am - 1 pm

BEAUMONT OFFICE

4215 Eastex Freeway
Beaumont, Texas 77706

Phone: 409-892-3171

Fax: 409-892-7763

Lobby Hours:

Monday thru Thursday 9 am - 5 pm
Friday 9 am - 6 pm

Drive-Up Hours:

Monday thru Friday 8 am - 6 pm
Saturday 9 am - 12 pm

Upon request, members are entitled to review or receive a copy of the following credit union documents: Balance Sheet & Income Statement; summary of the most recent audit; written Board policy regarding access to the articles of incorporation, bylaws, rules, guidelines and Board policies; Internal Revenue Service Form 990. If you have questions, please contact PECU Financial Services at 512-474-1955 in Central Texas, or toll free 800-772-1955.

LEARN MORE ABOUT PECU: MyCardRules

We created this Learn More About PECU section of your newsletter to address key topics related to your credit union. We post all of the Learn More About PECU articles on our website. This time, we want to talk about PECU's helpful MyCardRules service.

You can use your mobile device to manage your PECU debit and credit card activity and spending. Download the MyCardRules app from Google Play or the Apple App Store. With a few quick taps, MyCardRules lets you turn your cards on or off, set spending limits, and get alerts. You can set a wide range of controls and alerts on your PECU cards. This includes:

- Turning your card on or off
- Setting and lowering transaction spending limits based on your preferences, including dollar amount, transaction type, and merchant type
- Getting instant alerts on certain types of transactions, including declined transactions and alerts for e-commerce and mail/phone orders when the card is not present
- Setting a specific region where the card can be used, or restricting usage based on your mobile device's location
- Setting parental controls and monitoring

Alerts will show up just like other notifications you get on your mobile device. Because you can manage your PECU debit and credit card transactions all in one place, you have complete control of how, when, where, and who uses your cards. Knowing that you've set your specific card rules gives you added peace of mind. Try MyCardRules today!

FOR MORE INFORMATION: Have questions? Need help accessing PECU online and/or using MyCardRules? We want to help you. Feel free to call PECU Financial Services at 800-772-1955.

IMPORTANT: Mastercard Update Means You May Receive A New Card

In order to comply with Mastercard's increased security update, PECU wants you to be aware that many of our cardholders will be issued new debit and credit cards throughout 2022. Updated cards will arrive in the mail. If you receive a new card, please activate it as soon as possible. For your security, your existing card will be canceled 15 days after the new card is issued. We ask that you please check the information on your PECU account to ensure we have the correct information, including your address, phone numbers and e-mails. This will facilitate your timely receipt of your new card. Thank you for your help. We apologize for any inconvenience. If you have questions about this Mastercard update, please contact Financial Services at 800-772-1955.

PECU's Starter Credit Card Helps You Establish Credit

PECU's Fast Track Mastercard helps members with little or no credit to establish credit. The card gives you a starting credit limit of \$500. There's no annual fee, relaxed credit guidelines, and the card always has a competitive interest rate. Having the Fast Track starter card allows you to build credit and grow your credit score. Increasing your credit score unlocks more credit opportunities such as personal loans, auto loans, and mortgages. To get on the Fast Track, simply fill out the application on our website. Good credit is important. PECU is here to help you!

HAPPILY EVER AFTER CAN HAPPEN WITH A PECU HOME EQUITY LOAN!

Get up to
\$300
bonus cash!

Loan Amount	Incentive
\$7,500-\$24,999	\$100
\$25,000-\$49,999	\$200
\$50,000-\$74,999	\$250
\$75,000+	\$300



PECU
Public Employees
Credit Union

Our PECU Home Equity Loan promotion might just be the perfect way to help you plan the perfect day! Home values have been increasing. You can use the equity you've built up in your house to turn "some day" into today. Right now, you can even get up to \$300 bonus cash. There are lots of ways you can use a PECU Home Equity Loan. Besides a dream wedding, PECU members use Home Equity Loans for things like home improvements, RVs, bill consolidation, vacations, college, and more. Rates are great. Scan the QR code above right for more information, plus the online application. Questions? Please call us at 800-772-1955.

- ☆ Low fixed rate
- ☆ Borrow up to 80% LTV
- ☆ Loan amounts from \$7,500 to \$500,000
- ☆ No standard closing cost on loans less than \$100,000
- ☆ One set monthly payment to fit your budget
- ☆ No application fee
- ☆ No origination fee
- ☆ No processing fee
- ☆ No hidden costs
- ☆ Generous terms up to 20 years
- ☆ No pre-payment fee

All loans must be closed by 4/15/22. All loans subject to credit approval. \$7,500 minimum loan amount. Up to \$300 deposited in share account. Loans must be closed to receive incentive. Standard underwriting guidelines apply. To qualify for the Home Equity cash incentive and the no-closing-cost feature, all loans must be new loans or a refinance from another financial institution. Loans currently financed with PECU are not eligible for the cash incentive or the no-closing-cost feature.



www.pecutx.org
800-772-1955

FREE KIDS & TEEN ACCOUNT PROMOTION



Give your kids and grandkids the gift of credit union membership. PECU is making it even easier to do this from now through March 31, 2022. We'll waive the new member fee and put the first \$5 in any new PECU Zoo Crew and Club Bling account. The PECU Zoo Crew is for kids 12 and under. Club Bling is our teen account for those 13-18 years old. Both accounts earn interest and have no monthly fee and no minimum balance. The accounts need to be opened by a parent or grandparent that is already a PECU member. For added learning, track the accounts with our free PECU Apple and Android mobile app. Teens can also learn more about money by downloading PECU's Zogo app. Give the gift of credit union membership to the children in your life during this free promotion.

Your PECU Membership Qualifies You For \$2,000 of Free Insurance



Your PECU membership can help you save money on your insurance. We partner with TruStage to offer you many types of insurance including auto, life, property, health, and AD&D. **Many PECU members report they saved money with TruStage.** TruStage is the brand for the insurance products made available through CUNA Mutual Group, including the CMFG Life Insurance Company. CMFG Life has worked with credit unions for more than 75 years. Click the TruStage Insurance rectangle from our homepage to get started on free quotes. What's more, your PECU membership qualifies you for \$2,000 of AD&D coverage at no cost!

Choose PECU Free Checking and Save Lots of Money



One of the best ways you can save money in the new year is to choose PECU Free Checking. According to CFPB data, the average cost of monthly maintenance fees, ATM fees, account use fees, overdraft fees and NSF fees for a checking account is nearly \$1,000 over a decade. You work hard for your money. Don't let big banks take a bite out of it. PECU Free Checking has no fees, no minimum balance requirements, no monthly service charges, and no usage requirements. We also give you a free debit card, our free mobile app, and 360+ free Central Texas ATMs. You can open a PECU Free Checking account online, or stop by any PECU lobby branch.

GAIN FINANCIAL LITERACY & WIN PRIZES WITH ZOGO



Zogo is the fun way to learn finance and earn rewards. In fact, it hit #1 on Apple's education apps chart. PECU gives you Zogo for free! **Scan the QR code at left for the Apple version. Scan the QR code at right for the Android version.** Make sure you enter the access code "PECU." Inside the app, you play bite-sized modules, learn lots of useful things, and earn fun Pineapple Points. You can then cash in those points for gift cards from popular brands, or use them to make charity donations. Brands include Amazon, Apple, Starbucks, Nike, Walmart and Target. Earn while you learn!



DOWNLOAD PECU'S MOBILE APP

