

PECU

Q2 2026

NEWSLETTER



ATX FLEX REWARDS CHECKING



UPGRADE YOUR DEBIT CARD REWARD GAME

Do you prefer cash back or high interest? What about rewards for eats or rewards for streaming services? With our new ATX Flex Rewards checking, you choose your reward. There are four types of ATX Flex Rewards checking accounts: Cash Back, High Interest, Eats Rewards, and Streaming Rewards. All of these accounts offer rewards for your monthly debit card activity. Isn't it time that you upgraded your debit card reward game? Click the QR code at right to learn more. You can open an ATX Flex Rewards checking account online anytime, or contact us to switch your existing account to an ATX Flex Rewards checking account. How do you flex?



PUT YOUR SAVINGS TO WORK: GET A FREE ATX SAVER ACCOUNT

PECU's Free ATX Saver is the savings account that links to your ATX Flex Rewards Checking account and effortlessly builds your savings! There's no minimum balance requirement to earn rewards, plus no monthly maintenance fee. You can earn 2.50% APY on balances in your savings account up to and including \$50,000.

It's so simple to qualify for your Free ATX Saver rewards that you're probably already doing it. Simply meet the monthly qualifying activity for your ATX Flex Rewards Checking account and also gain the extra value on your savings account. Even if you don't meet your qualifications during the monthly cycle, your account is still free. What's more, you can get right back to earning your cash rewards the very next month.

Scan the code below to learn more about getting a Free ATX Saver account. Questions? Contact a PECU Financial Services representative at 512-474-1955, or email member@pecutx.org.



NEW BASEBALL PARTNERSHIP

Here's a new partnership that's sure to be a hit! PECU is proud to join forces with the Round Rock Express baseball team. Please watch our website, social media, emails, and newsletter for upcoming promotions. This will be your chance to win Round Rock Express tickets and see them play at Dell Diamond.



GET PECU'S MOBILE APP



APPLE



ANDROID

HOME EQUITY LOAN PROMO: GET UP TO \$300 BONUS CASH



Your home has built-in potential and we're not just talking about square footage. A Home Equity Loan lets you borrow against the value you've built, giving you a lump sum with a fixed rate that won't change.

PECU members use a Home Equity Loan for a wide variety of things such as home improvements, consolidating debt, dream vacations, weddings, tuition, backyard pools, motorcycles, RVs, medical procedures, and more.

Right now, you can get up to \$300 bonus cash on a PECU Home Equity Loan! Scan the QR code below for more info. Need help? Call us at 512-474-1955, or email member@pecutx.org.



SEND A TEXT, EARN \$100

The cost of living is increasing. Wouldn't you like to earn some extra cash? What if you could do it by simply texting a friend? You and a friend can both earn \$100 when you refer them to PECU and they complete qualifying activity. There's no limit to how many people you can refer. You can text referral invites from the Home Account Overview in PECU Home Banking. Scan the QR code below for more information.



FOLLOW THE FUN: PECU'S SOCIAL MEDIA IS RACKING UP THE VIEWS



PECU is turning up the volume on social, and the crowd is growing louder by the day. If you haven't peeked at our feeds lately, you're missing a front-row seat to the fun. We're now active across Instagram, TikTok, Facebook, YouTube, and X, bringing you everything from quick laughs to clever financial know-how. And the momentum? It's real. Our videos featuring UT superfan Preston "Big Red" Powe have racked up more than 300,000 views and counting. That's more than a whole stadium of eyeballs cheering us on.

One of our newest hits is *Office Trivia*, a bite-sized series where you can test your financial smarts against PECU employees. Fourteen episodes in, it's already become a fan favorite, with our latest installment, "What Rhymes With PECU?", delivering both laughs and lightbulb moments.

Meanwhile, over on X, our mascot Chitchat the Bat is flapping into timelines with updates, quips, and the occasional dose of financial wisdom. Think of Chitchat as your friendly neighborhood guide to staying in the know, one post at a time.

PECU's social channels are built for you. So go ahead, hit that follow button, share your favorite posts, drop a like, and join the conversation. The more, the merrier. Because at PECU, community doesn't just live in our branches. It's thriving online too.

PECU MASTERCARDS HAVE RATES AS LOW AS 7.99% APR

The credit card you use is very important. It can mean hundreds, and sometimes thousands of dollars of difference each year. According to the Forbes Advisor's weekly credit card interest rate report for March 16, 2026, the current average credit card interest rate is 25.32%. The Federal Reserve also tracks U.S. consumers' average credit card interest rates. As of November 2025, it reported that the average credit card interest rate on accounts with balances incurring interest was 22.30%. PECU's rates are much better!

PECU Mastercard rates range from 7.99% APR to 12.99% APR. If you ever carry a balance, our PECU Mastercard can save you lots of money. In addition to a great rate, our cards have no annual fee, no cash advance fee, and no balance transfer fee. Apply online anytime on our website to get a money-saving PECU Mastercard.