

Membership Services Guide



www.pecutx.org
800-772-1955

- **Apple & Android Mobile Apps**
- **More free services**
- **Less fees**
- **Great loan rates**



Save With PECU! We Put The "FREE" In Financial Freedom.

- **Free Checking:** There's never a fee or minimum balance with PECU's Free Checking Account.
- **Free Direct Deposit, Free e-Deposit, Free Mobile Deposit:** Whether it's tradition direct deposit, or deposit using your camera phone, it is always free at PECU!
- **Free e-Statements:** Save paper, space & time by getting our secure e-Statements.
- **Free Online e-Bill Pay:** Online e-Bill Pay is secure, fast, easy to use and lets you track your payments with the click of a mouse.
- **Free e-Alerts:** With free e-Alerts, you always know when important account activity occurs.
- **Free ATMs (More than 300):** PECU partners with many other Austin area CUs to provide you a giant, totally free ATM network! Visit www.freecuatms.org for info.
- **Free Shared Branching (at 5,000+ locations):** PECU is linked to CUs nationwide. You can do your PECU business at any of these spots. Click www.co-opcreditunions.org for locations.



Scan for our free Apple (left) and Android (right) Mobile Apps. You can also download them in the Apple Store or on Google Play.

PECU Hours and Locations

MAIN OFFICE

306 East 10th Street, Austin, TX 78768-2205
Phone: (512) 474-1955, Toll Free: (800) 772-1955
Fax: (512) 474-2731
Email: member@pecutx.org
Lobby Hours: M-F 9:00 am to 5:00 pm
Drive-up Hours: M-F 7:00am to 6:00pm, Sat 9:00am to 1:00 pm

42nd STREET BRANCH

1200 West 42nd Street, Austin, TX 78756
Lobby Hours: M-F 9:00 am to 6:00 pm, Sat 9:00am to 1:00 pm
Drive-up Hours: M-F 7:00am to 6:00pm, Sat 9:00am to 1:00 pm

WALNUT CREEK BRANCH

8013 Centre Park Drive, Austin, TX 78754
Lobby Hours: M-F 9:00 am to 6:00 pm
Drive-up Hours: M-F 7:00am to 6:00pm, Sat 9:00am to 1:00 pm

OAK HILL BRANCH

5838 Highway 290 West, Austin, TX 78735
Lobby Hours: Drive-up facility only
Drive-up Hours: M-F 7:00am to 6:00pm, Sat 9:00am to 1:00 pm

ROUND ROCK BRANCH

15800 RM 620 North (near intersection of 620 N & Cornerwood), Austin, TX 78717
Lobby Hours: M-F 9:00 am to 6:00 pm, Sat 9:00am to 1:00 pm
Drive-up Hours: M-F 7:00 am to 6:00 pm, Sat 9:00am to 1:00 pm

BEAUMONT BRANCH

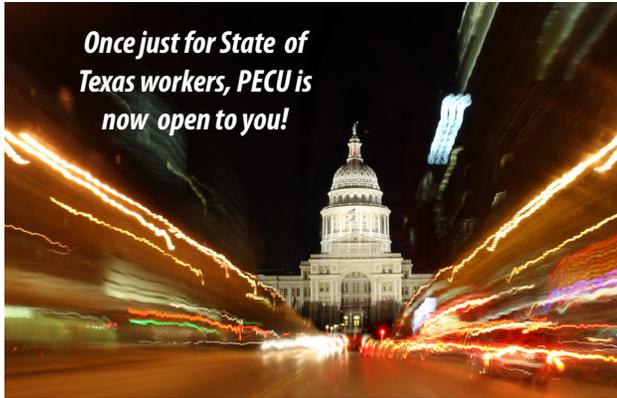
4215 Eastex Freeway, Beaumont, TX 77706
Phone: (409) 892-3171, Toll Free: (800) 772-1955
Fax: (409) 892-7763
Email: member@pecutx.org
Lobby Hours: M-Thur 9:00 am to 5:00 pm, Fri 9:00 am to 6:00 pm
Drive-up Hours: M-F 8:00 am to 6 pm, Sat 9:00 am to 12:00 pm



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Why Become a PECU Member?

Once just for State of Texas workers, PECU is now open to you!



You are eligible to join PECU! PECU is a not-for-profit financial institution that puts people ahead of profits. You become a member-owner when you join. Members elect the PECU Board of Directors that runs PECU. Profits are not paid to stockholders, as they are at a bank. Profits are distributed to PECU members in the form of dividends on savings, lower fees, and low-cost loans. **PECU works hard to offer you more free services, less fees, and great loan rates.** We don't charge for many services that banks often see as profit centers. PECU is local. We live where you live. We've been proudly serving you since 1952. We support our community. Give us a try and we know you will enjoy the PECU difference!

PECU MasterCard With No Annual Fee



PECU wants to be your primary credit card. We invite you to compare our MasterCard features with any other company. All PECU MasterCards have no annual fee, no balance transfer fee, no cash advance fee, and interest-free grace periods. Your good credit can earn an APR as low as 7.99% on a PECU Platinum MasterCard. It's globally accepted and includes purchase protection. Apply for one today!

Save With PECU Free Checking



It's your money, why should you have to pay to use it? Free means free at PECU. PECU Free Checking has no fees, no balance requirements, no service charges, no usage requirements, and no required tie-in to other products. We also have free direct deposit and free e-Deposit to your PECU Free Checking Account. Use your ATM card at more than 260 Free ATMs. Save with PECU Free Checking! Get one today!

PECU Has Loans For Every Reason

Apply online anytime! It's fast, free and easy. Click the loan product of your choice from www.pecutx.org.



HOME LOANS: Whether you are a first-time buyer, upgrading to a new home, or saving money by refinancing, PECU can help you. We offer a wide range of mortgage programs that will meet your goals and your budget.



AUTO LOANS: PECU understands it's not just your next vehicle, it's a way of life. Let us help you make the most of your next car, truck, SUV, boat, motorcycle or RV purchase.



PERSONAL LOANS: Life's constant changes demand financial flexibility. There's no better way to get it than here at PECU!

HOME EQUITY LOANS: Put the equity you've built up in your home to good use. Take a dream vacation, tackle college costs, consolidate debt, make home improvements, pay for a wedding, and more. Up to 80% of your home's value may be available.

REFINANCE: You may be able to save a lot of money by refinancing your non-PECU auto loan, home equity loan or mortgage at PECU. Call today!

Kids Accounts & Teen Accounts



Help teach your kids about money with the PECU Zoo Crew. We waive the new member fee and it takes just a \$10 deposit to open one. The PECU Zoo Crew is for kids 12 and under. They receive a fun animal prize bag, a cool membership card, and a free pass to the Austin Zoo.

PECU also has a special account for teenagers called Club Bling. Like the PECU Zoo Crew, we waive the new member fee and it takes just a \$10 deposit to open a Club Bling savings account. In addition, you can discuss various account options with your teen and decide what is best for your family. Options include a Club Bling Checking Account, debit card, and 'no annual fee' MasterCard. All are joint with parents. Zoo Crew and Bling savings accounts both earn interest.



Deposit Accounts

Whether you're investing for retirement, managing a checking account, or just putting a little away for something special, we have the account that is right for you.

Savings gives you ownership in the credit union and makes you eligible for all the benefits and special services we offer.

Checking at PECU is easy. We have four different checking accounts that all come with a host of electronic services that don't cost you a cent to use. It's an absolute necessity.

Money Market Account is comfortable, flexible, accessible at any time, and there are no usage fees. Call or stop by to see if it is right for you.

Individual Retirement Accounts (IRAs) What do you want out of retirement? Do you want to travel? Do you want to retire early? Or, do you simply want a secure source of adequate income? Whatever your retirement goals, a PECU Individual Retirement Account (IRA) can help you reach those goals.

Certificates of Deposit (CDs) A Certificate Account is a smart way to save when you want your money to earn more and you do not need access to your savings for a specific period of time. Because each CD is held for an exact number of months, it's a great choice to save money for a future purchase or expense.

