

WE'RE LOCAL, WE'RE ALL ABOUT YOU

At a time when Giant Bank A is gobbling up Smaller Banks B and C, it's nice to know that Public Employees Credit Union is locally-owned and focused on you. We're a non-profit organization that doesn't answer to Wall Street. We answer to you! PECU was started by a group of state workers in 1952. Today, we're open to the public. That means you can get the same great products and services once just enjoyed by state workers.

WE'RE MEMBER-OWNED

You're not kidding when you tell friends you own a credit union. You take ownership of PECU when you become a member. As a member/owner, you have a voice in everything that happens at PECU. We're run by a member-elected Board. We also have an Annual Meeting each Spring where we address key business issues. You can make suggestions and have your voice heard. Most business days, you can walk right in and shake hands with our President. Try walking into Giant Bank and telling them you want a voice on everything and you want to talk to the President. They would probably think you are crazy. Isn't it refreshing when your financial institution puts you first?

WE OFFER YOU MORE FREE SERVICES

We don't charge you for many products and services that banks see as revenue centers. For example, we have free checking, free online bill pay, free e-statements, free e-alerts and free no-annual-fee MasterCards. We offer you more than 300 totally free ATMs. As a non-profit, we don't have to tack on unnecessary fees to line the pockets of executives and stockholders. Instead of viewing you with a dollar sign over your head like a bank, we are constantly looking for ways to help save you money.

WE HAVE GREAT SAVINGS RATES & LOAN RATES

We focus on providing you very competitive savings rates and very competitive loan rates that are typically among the best rates in the industry. From time-to-time, however, banks may make you special offers that appear to be better than our offerings. Read the fine print. Many of these are introductory offers that fade into undesired terms. Others are what we call "fiery hoop rates" where you get a great initial rate, but must then meet unwanted demands to keep that rate. Examples include having to make dozens of ATM transactions; having to maintain large minimum balances; having to take credit cards you don't need; and having to use other banking products you don't want. Many will even charge you for not using your account. Finally, when you see a low loan rate dangled, be careful. Will many people actually qualify for that rate? Is it just a lure to get you to the bank? PECU's loan rates and promotional loan rates are created with the idea that a majority of our members should be able to qualify for the top tiers of the rate offering. You obviously need to do your part to keep your credit score healthy, but we sincerely want to offer you rates you can reach.

WE MAKE SURE YOUR MONEY IS DOUBLY INSURED

Each savings account you have at PECU is insured to at least \$250,000 as backed by the full faith and credit of the U.S. government through the NCUA (National Credit Union Administration). What's more, PECU provides an additional \$250,000 of deposit insurance at no cost to its members. That means each PECU deposit account is insured to at least \$500,000.

WE HAVE SHARED BRANCHES AND AN ATM ALLIANCE

Austin-owned credit unions work together. You can use your PECU ATM card at more than a dozen other Austin-owned credit unions and there are no fees. Austin CUs are here to help you and we want to emphasize that point. Furthermore, you can do your PECU business at more than 5,000 global CU service centers, just like you are at PECU. We call them shared branches. All you need is your photo ID and your PECU member number.

WE WORK HARD TO MAKE SURE YOU'RE NOT JUST A NUMBER

Our employees will make you feel welcome, get to know you and call you by name. After all, you own PECU. We want you to enjoy coming into our branches. We want you to be proud of your credit union. We don't want you to feel like a sales target. We sometimes make you aware of special offers, but we don't pepper your mailbox or send you a sea of spam. We protect your personal information and we don't sell it to third parties.

WE WANT YOU TO HAVE FUN

You don't often see the word "fun" attached to financial institutions. PECU wants you to enjoy your credit union. We have word searches and trivia in our newsletter. We have kids prize packs and social media for teens & adults. We give away cool things like guitar flyswatters, cash and large stuffed animals. We dress up on Halloween & take a comedic approach to many of our commercials. Please know, we're extremely serious about helping you take good care of your money, but we think that relationship is better when everybody smiles.

