4TH QUARTER 2020

PECU Smart Money Digest

www.pecutx.org

AUTO LOAN PROMOTION

P.3

HOME EQUITY LOAN PROMOTION

P.5

Win Up To $12,500 By Using Your PECU MasterCard!

From now through October 31, 2020, your PECU MasterCard purchases offer you an opportunity to Start Something Priceless and gain entries in three prize categories. You can win up to $12,500! PECU, Jack Henry, and MasterCard want to reward you for carrying and using your PECU MasterCard. Here are the 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. In fact, 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 $12,500 Statement Credit Drawing. See the PECU website for the Official Rules, including the alternate entry method with no purchase necessary. Remember, the Start Something Priceless promotion runs through October 31, 2020. Your PECU MasterCard could make you a winner. Good luck!

The Fast Track PECU MasterCard Helps You Establish Credit

Need to establish credit? That can be challenging. PECU's Fast Track MasterCard will help you. This handy credit card is for members with little or no credit. The Fast Track MasterCard gives you the purchasing power to get what you need. The PECU Fast Track MasterCard is globally accepted and has a starting credit limit of $500. What's more, there's no annual fee, relaxed credit guidelines, and the card always has a competitive interest rate. When you use this card responsibly, you'll build credit and grow your credit score. When you increase your credit score, you unlock more credit opportunities such as auto loans, personal loans & mortgages. Now, more than ever, good credit is important. Put yourself on the Fast Track. Get started by simply filling out the application on our website.

REFER A FRIEND TO JOIN PECU AND SPLIT $100. HOW MUCH CAN YOU EARN? SEE PAGE TWO.

REFER A FRIEND TO PECU $100

YOU & YOUR FRIEND CAN SPLIT

PECU
Public Employees Credit Union

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 _____

QUESTIONS?

512-474-1955

pecutx.org

**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.

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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 _____

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FOR PECU USE OPENED BY: DATE: CODE 04 ADDED: ____

**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. You will receive an IRS form 1099-INT for your cash incentive. Program, terms & conditions subject to change at any time at PECU's sole discretion.*

PECU BOARD ELECTIONS

The Nominating Committee of PECU's Board of Directors is pleased to announce that two candidates have applied for election to the Board for the two Director positions that begin a new term of service in 2021. The Nominating Committee proposes the following candidates for election to the Board:

- LC Wadle (re-election)
- Leonard Reese

Pursuant to PECU's bylaws, members have the right to seek election to the Board through a process of nomination by petition. If you are interested in seeking nomination by petition, contact Jan Galbraith at 512-474-1955 to arrange an appointment with PECU's President and General Counsel to obtain more information about the process.

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800-772-1955

MAKE THE PLAY THAT TACKLES YOUR CAR PAYMENT FOR 90 DAYS!

Football season is a good reason to tackle your car payment for 90 days. This promotion will give you that championship feeling. Team up with us to refinance your non-PECU auto loan. We'll offer you 90 days without payments, plus up to $300 cash! We'll also give you a great rate, pay your title transfer fee, and lower your monthly payment. That's a touchdown of a deal! What will you do over the holiday season with the extra money you usually spend on car payments? Get started now by applying online at www.pecutx.org or by calling us at 800-772-1955.

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

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.

LEARN MORE ABOUT PECU: COVID-19 and Digital Services

This Learn More About PECU section addresses key topics about your credit union. We post all of the Learn More About PECU articles on our website. Visit it to learn more about auto loans, credit cards, electronic services, ATMs, Shared Branching, IRAs and more. Our topic this time relates to the COVID-19 Pandemic.

QUESTION: CAN YOU TELL ME MORE ABOUT USING PECU DURING THE COVID-19 PANDEMIC?

ANSWER: YES, WE'RE HERE TO HELP YOU! HERE'S MORE INFORMATION:

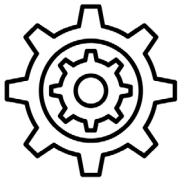
PECU understands that it's important for you to be able to get financial help and information during these uncertain times. Please know that we appreciate you and we are here to help you. What follows is an outline of the precautions we're taking, plus an overview of the help and services that are available to you.

PECU remains diligent regarding COVID-19 concerns. We continue to evaluate the most current information available from the Centers For Disease Control (CDC), as well as local, state, and federal agencies. Rest assured, we're taking precautions at all of our branches. At press time, all drive-thrus are open normal hours while lobbies are closed. You can still make lobby appointments by calling or e-mailing us. Most appointments are scheduled the same day they are requested.

PECU is taking extra measures to ensure the safety and well-being of our members, employees, and community. Our employees wear face coverings in our building and we ask that our members do the same. We're regularly disinfecting areas where transactions occur. We've added plexiglass shield barriers to key areas. We're practicing social distancing measures and limiting the number of people in a branch. PECU is providing our employees the opportunity to telework. We're using added care to make sure workplaces are clean and safe. We have extra folks answering online and telephone questions, as well as assisting with online banking and the PECU Mobile App. We're helping some members get logged into those systems for the first time, and offering refresher sessions for other members. Our digital systems are safe and secure. Here is an overview of the full suite of PECU online services available to you.

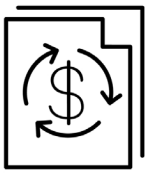
E-SERVICES

Open Accounts, Apply For Loans, e-Statements, e-Alerts, e-Mobile, Remote Deposits, e-Messages, External Transfers, Move Money Between PECU Accounts, Calculators, Bill Pay Enrollment



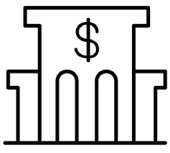
SETTINGS

Account Preferences, Security Preferences, Profile, Address Change, Push Notifications, Accessibility, Secure Messages & Conversations



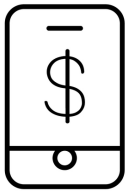
TRANSACTIONS

Funds Transfer, Deposit Checks, Stop Payment, Send Check, Check Reorder, Member to Member Transfers, Online Activity, Online Activity Center



BRANCHES & ATMs

Search, Map, Locate, Find Shared Branches



PAY BILLS

Set-Up One-Time Or Automatic Payments, View Bills, Make Person-To-Person Payments

ONLINE HELP

FAQs, Procedures, Report Fraud, Year To Date Review, Dividends Earned, Interest Paid, IRA Contributions

See the back cover of this newsletter to download the PECU Mobile App

Need help getting online with PECU? Contact us at 800-772-1955.

IMPORTANT: PLEASE READ

At press time, all lobbies are closed due to COVID-19. All drive-thrus are open. Contact PECU for lobby appointments.

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.

WHAT DO YOU DREAM OF DOING? MAKE IT HAPPEN WITH A PECU HOME EQUITY LOAN.

You worked hard building equity in your home. Now, put it to good use with a PECU Home Equity Loan. What do you dream of doing? PECU members just like you are using their Home Equity Loan for many things such as home improvements, RVs, dream vacations, bill consolidation, college, boats, weddings, home businesses, and more. Right now, PECU will give you up to $300 bonus cash. Rates are great. Click, call, or come by to apply. Questions? Call 800-772-1955.

Get up to **$300** bonus cash!

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EQUAL HOUSING LENDER

- ★ 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

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

All loans must be closed by 1/15/21. 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.

Rates, terms, and conditions subject to change. Contact PECU if you have questions.

DOWNLOAD THE PECU MOBILE APP

Point your camera phone at the code on the left of the page to get the Apple version. Point it at the code on the right for the Android version. The PECU mobile app is also avalable in Apple's App Store, Google Play, and from the PECU website. Need help? Call us at 800-772-1955.

Don't let a big bank checking account take a bite out of your monthly check

NerdWallet says nearly 1 in 3 checking account holders are hit with overdraft fees each year. Plus, 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. NerdWallet says you can greatly reduce those costs by switching to a more consumer-friendly checking account. PECU Free Checking has no fees, no minimum balance requirements, no service charges, no usage requirements, and no required tie-ins to other products. We also give you a free debit card and 360+ free Central Texas ATMs. Save money with PECU Free Checking!

How PECU helps you get free insurance quotes and $2,000 of free coverage

Your PECU membership can help you save money on your insurance. In fact, PECU offers savings opportunities through TruStage on many insurance types 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!

Help your kids and teens learn about money with this free 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 December 31, 2020. 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. Give the gift of credit union membership to the children in your life during this free promotion.