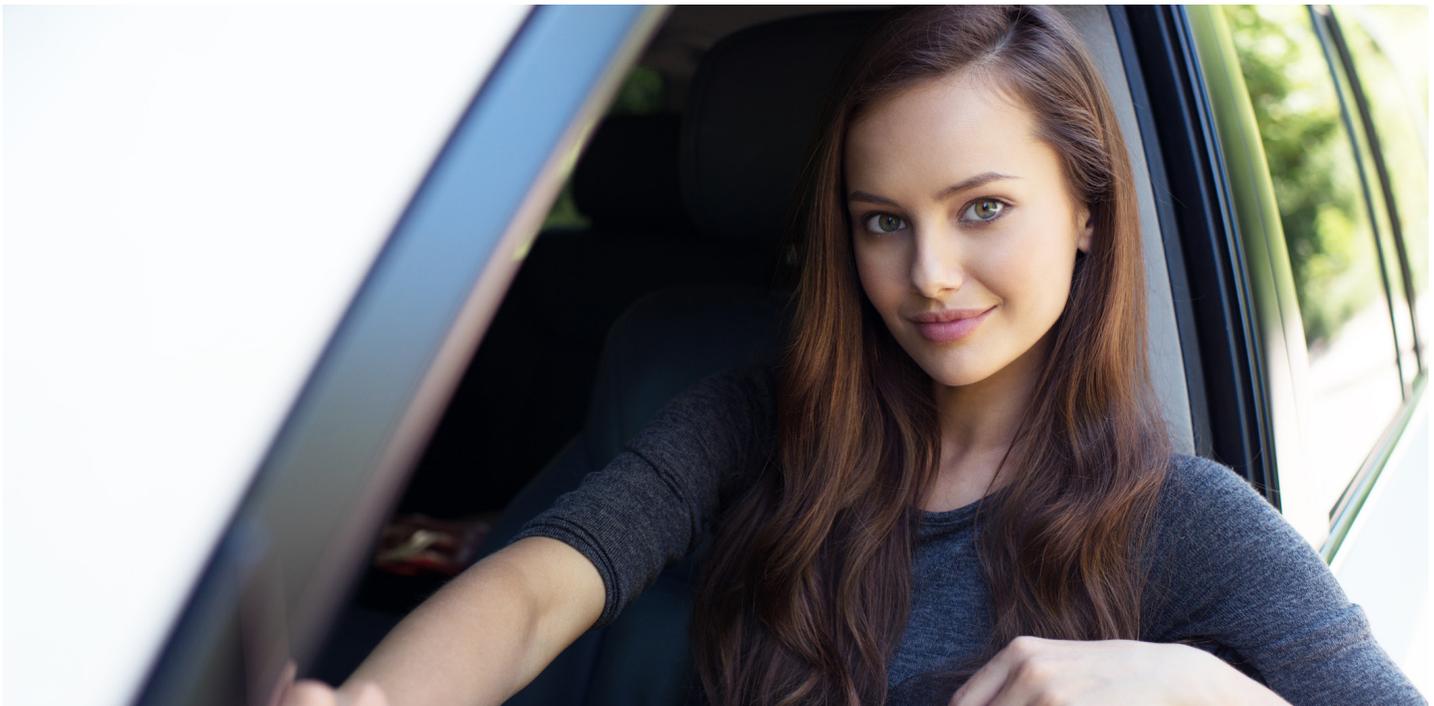




How You Could Save \$665 On Your Auto Insurance



How long has it been since you compared your auto insurance rate? We can help. PECU partners with TruStage to offer you insurance options that save you money. TruStage teams with more than 3,500 credit unions, insures more than 20 million people, and works with leading provider Liberty Mutual to save credit union members money on auto insurance. In fact, consumers that switched to Liberty Mutual between January 2020 and October 2020, and participated in a countrywide survey, saved an average of \$665 on their auto insurance. It's free to compare rates. Your savings may vary. You can choose a policy that fits your budget and your needs. You could benefit from accident forgiveness, 24-hour roadside assistance, and a 12-month rate lock by switching. They'll even replace your car if it's totaled with a model that's one year newer. A licensed agent at Liberty Mutual will answer your questions and give you friendly, helpful information — with no sales pressure. Insurance doesn't have to be complicated. They'll explain the options, and help you decide what is best for you. You can apply for a policy online. There are no headaches involved, just protection for your family. **Please click the [Trustage Insurance Section of the PECU website to get started.](#) Please contact PECU at 800-772-1955 if you have questions.** We featured auto insurance in this article, but TruStage can also help you save money on property insurance, life insurance, AD&D insurance and health insurance.

Get Paid To Learn Financial Literacy With Zogo



Zogo recently hit #1 on Apple's education apps chart. It is the fun way to learn finance and earn rewards. PECU gives you Zogo for free! Download the app from the Apple Store or Google Play. 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! **Scan the QR code at left with your phone for more info.**

Follow us on Twitter:



@PECUCreditUnion

REFER A FRIEND TO PECU YOU & YOUR FRIEND CAN SPLIT \$100



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.*

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 2022. The Nominating Committee proposes the following candidates for election to the Board:

- Claire McGuinness (re-election)
- Jennifer Soldano

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.

Our Auto Loan Refinance Promo Is Like Sweet Music To Your Ears!

If you're a live music fan, you may recognize the image below as one of the fun displays at the Austin City Limits Music Festival. It's a rockin' reminder that the money you save when you refinance your non-PECU auto loan with us is like sweet music to your ears. 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 lower your monthly payment. Scan the QR code at left for more information, plus the on-line application. Questions? Call us at 800-772-1955. Enjoy the music!



www.pecutx.org
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 2014 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.

PECU
Public Employees
Credit Union

LEARN MORE ABOUT PECU



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.

Pay All of Your Bills With PECU's Free Online e-Bill Payment Service

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 how you can save time and money by using PECU's free online e-Bill Payment service.

Instead of paying your rent on one site, your credit card bill on another, your electric bill on another, and your phone bill on yet another, you can use PECU's convenient online e-Bill Payment service to take care of all of your bills at once. You can do this through PECU's website or PECU's mobile app. In fact, **PECU's online e-Bill Payment service lets you make individual or recurring electronic payments from your PECU account.** This makes it easier to organize your bills and pay them when they're due. If you juggle rent or a mortgage, cable and electricity bills, credit card payments and more, e-Bill Payment can save you lots of time, help you avoid late fees, and save you money on stamps and other mailing costs.

How does PECU's free online e-Bill Payment work? Start by logging in online or through the PECU mobile app to your PECU account. Next, navigate to the e-Services heading on the left side of the page. In the app, press the blue menu block in the upper-left corner. Choose e-Bill Payment under the e-Services heading. You can then add any provider you want to pay by clicking "Add Payee" and plugging in the account number and billing address. Once you've added the payee, you can click them anytime, enter the amount you want to pay, and choose the date you want the payment processed.

PECU's e-Bill Payment also offers you many more convenient features. This includes the ability to set up recurring payments, payee categories, electronic alerts, rush payments and eBills. The eBills feature presents due dates and the amounts from your billing statement to alert you when it's time to schedule payments. Access PECU's free online e-Bill Payment anytime to conduct your preferred transactions.

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

Don't Settle For An Average Credit Card

Creditcards.com says the average new credit card interest rate is 16.22%, while the average maximum APR is currently 23.69%. You don't need to settle for average. Do you realize that average new card rate is twice as high as PECU's lowest Mastercard APR of 7.99%? Furthermore, that average maximum APR is nearly three times higher than our 7.99% APR. **Bottom line, PECU's Mastercard saves you lots of money.** In addition to having a great APR, there's also no annual fee. The savings don't stop there. There's also no balance transfer fee and no cash advance fee. You work hard for your money. Make sure you have a PECU Mastercard in your wallet that works hard for you. Leave your average cards behind. Click, call, or come by to apply for a PECU Mastercard.

Establish Credit With PECU's Fast Track Starter Credit Card

Worried that you have little or no credit? **PECU's Fast Track Mastercard helps members just like you 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. We're here to help you.

YOUR ULTIMATE NEW RV: MADE POSSIBLE BY A PECU HOME EQUITY LOAN!

Get up to
\$300
bonus cash!



Home values have been increasing. You can use the equity you've built up in your house to let a PECU Home Equity Loan 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 the ultimate new RV, PECU members like you use Home Equity Loans for things like vacations, home improvements, college, weddings, bill consolidation and more. Rates are great. Scan the code above right for more information, plus the online application. Questions? Please call us at 800-772-1955.

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

- ★ 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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800-772-1955

All loans must be closed by 1/15/22. 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.

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

PECU HOLIDAY LOAN PROMOTION



Key Details:

- Get up to \$1,500
- 12 easy monthly payments
- 6.99% APR
- Apply now through 12/15/21

If you need some extra cash this season, apply for a PECU Holiday Loan! Act now and lock in up to \$1,500 with the special rate of 6.99% APR. You'll get 12 easy monthly payments. Call, click, or come by to apply. The deadline for this Holiday Loan Promotion is 12/15/21. Happy holidays!

ZOGO SUPER CASH DRAWING #4



\$500 in total cash prizes.
Download Zogo to enter.

zogo



From now through December 31, 2021, you get an entry for the PECU Zogo Super Cash Drawing when you download the Apple or Android version of the Zogo app and use the access code PECU. Already have it? You're entered! You also win gift cards in the app!



What's more, you can get an additional entry for each friend you refer to Zogo through December 31, 2021. You can text and email invites inside the Zogo app. For example, refer five friends and get five entries. You also get bonus Zogo Pineapple Points for referrals.



In January 2021, we'll randomly draw five (5) lucky winners. Each of the five winners will receive \$100! Remember, you can gain extra entries for each friend you refer to Zogo.

www.pecutx.org/zogo

See PECU website for the Official Zogo Super Cash Drawing Sweepstakes Rules, including the alternate entry method.

