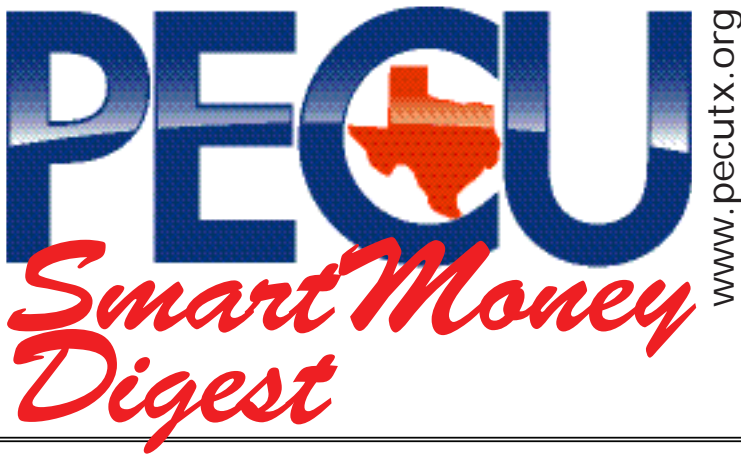


2ND QUARTER 2023



AUTO LOAN REFINANCE PROMOTION

P.3



HOME EQUITY LOAN PROMOTION

P.5



Get Free Kids & Teen Accounts During National CU Youth Month



April is National Credit Union Youth Month. PECU, however, will be celebrating all quarter! We're giving you a **free kids or teen account for your child or grandchild from now through June 30, 2023!** During this promotion, PECU will waive the new member fee, plus put the first \$5 in any new PECU Zoo Crew and Club Bling account. The accounts need to be opened by a parent or grandparent that is already a PECU member.

Our kids account is called the PECU Zoo Crew. It is for kids ages 12 and under. PECU Zoo Crew accounts earn interest and have no minimum balance. New PECU Zoo Crew kids account members get a free animal prize bag and a free pass to the Austin Zoo.

Club Bling is our teen account for ages 13-18. These accounts also earn interest and have no minimum balance. New Club Bling members all get a savings account. Parents and teens can then decide if they want to add more features to the Club Bling account such as a co-signed checking account, debit card and credit card. Teens can use the PECU mobile app and increase their financial learning with our free Zogo app. This is a great way to share credit union membership with your family!

Keep Your PECU Account Up To Date

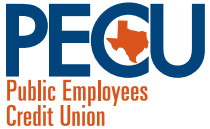
Have you moved? Has it been a while since you had activity on your PECU account? Please contact our Financial Services department to update your account and/or keep it current. Call 512-474-1955 in Central Texas, or toll free 800-772-1955. PECU and all financial institutions must abide by Title 6 of the Texas Property Code. Title 6 deals with the State of Texas unclaimed property program. In 2011, the dormancy period for deposit accounts became three years. Once an account is classified as dormant, the funds will revert to the State of Texas. **Accounts that have had no activity since March 1, 2020 will be subject to the unclaimed property statutes.** Just make a simple phone call to us and we'll update your account. This will prevent your account from being sent to the State of Texas.

BACK COVER: PECU's "Thanks A Million" Zogo Promotion has \$1,000 in prizes!



EARN MONEY: PECU's Refer A Friend Promotion

\$50 For You, \$50 For Your Friend!



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!

512-474-1955
pecutx.org

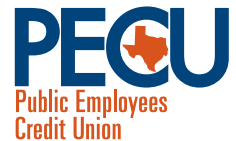
NEW PECU MEMBER

Welcome to PECU! Please fill out bottom part and then give it to PECU.

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: _____

**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.*

SCAN WITH YOUR PHONE'S CAMERA TO DOWNLOAD PECU'S MOBILE APP



Scan For Apple
Version

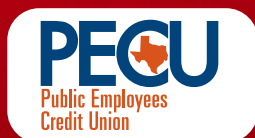
PECU's mobile app is safe and convenient. It lets you do your PECU business any time, any place, and anywhere. Pay bills, check balances, send money, locate branches, make mobile deposits, transfer funds, get e-Statements, and much more. It's like having a PECU branch in the palm of your hand. Stay on top of your finances. Use the QR code at left to download the Apple version. Use the QR code at right to download the Android version. Need help? Please contact Financial Services at 800-772-1955.



Scan For Android
Version

We love helping you save money by refinancing your auto loan!

Get up to \$300 cash, plus no payments for 90 days when you refinance your non-PECU auto loan with us. We can also lower your monthly payment. What would you do with all of that extra money? What's more, PECU pays your title transfer fee. Scan the QR code (below right) for more information, including the clickable online application. Questions? Please call 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 2016 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.



www.pecutx.org
800-772-1955

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.

This Learn More About PECU section features key topics related to your credit union. We post all of the Learn More About PECU articles on our website. In this edition, we outline setting up and using e-Alerts on your account. **If you have any questions, please contact a PECU Financial Services Representative by calling 800-772-1955 or e-mailing member@pecutx.org.**

- Stay informed about activity in your PECU accounts with free e-Alerts. e-Alerts are emails or text messages sent to notify you of certain transactions or events happening on your account. This means you'll know quickly when important activity occurs. Help prevent fees with balance alerts and combat identity theft and unauthorized account access. PECU's free e-Alert service is available as a choice within our e-Branch. There are flexible settings to allow you to choose the different types and frequency of the alerts you would like to receive.
- To sign up for e-Alerts: 1) Login to e-Branch with your PECU Login ID; 2) Click e-Services; 3) Click e-Alerts; 4) Select which e-Alert you would like to add from the dropdown; 5) Customize the alert you select with your contact information and criteria desired; 6) Click continue.
- Some of the most popular e-Alert options that PECU members use include: Insufficient Funds, Direct Deposit Received, Large Withdrawal, Loan Payment Due, Loan Past Due, Large Debit Card or ATM Transaction, Large Credit Card Purchase, Mailing Address Change, and E-mail Address Change.
- There are many other e-Alert options. They include Low Balance, NSF, Courtesy Pay, Overdraw Transfer (ODT), Draft Withdrawal, Specific Check # Cleared, Maturing Certificate, Loan Payment Made, Loan Payment Change, Low Available Credit, Line of Credit Advance, Low Available Line of Credit, Online Banking Access, and Online Banking Share Transaction. Please know there is no limit to how many alerts you can choose.
- To change an e-Alert, click the "Edit" image next to the e-Alert you would like to change. This brings up a form that allows you to edit the details for this e-Alert. Click the "Continue" button once you have completed your changes.
- To stop receiving e-Alerts, click the "Delete" image next to the e-Alert you would like to stop receiving. This will remove this e-Alert from your account. To stop receiving all e-Alerts, simply delete each e-Alert you are signed up to receive.
- All e-Alerts sent for the past 90 days can be viewed by using the "e-Alerts Sent" section at the bottom of the Setup screen. Enter a date range in the "From" and "To" boxes, then click "Show" to see your past e-Alerts.

Your Money Is Safe, Secure, and Doubly Insured at PECU

PECU understands that having peace of mind about your money is extremely important. We are very proud of our financial strength and stability. Each member's deposits are federally insured through the National Credit Union Administration (NCUA) and backed by the full faith and credit of the United States government to \$250,000. In addition, PECU purchases another \$250,000 per member of private insurance at no cost to our members. This means all PECU members have \$500,000 of their deposits insured. If you have a joint account, that protection is doubled. Each person has \$500,000 of their deposits insured—making the total protection \$1 million. What's more, PECU members with IRA accounts have an additional \$500,000 of insurance protection, separate and apart from other accounts. PECU cares. We want you to know that not a single penny of insured savings has ever been lost by a member of a federally insured credit union. We are a safe haven for your deposits. Still need more coverage above these limits? Please contact our Financial Services department at 800-772-1955 to discuss how to maximize coverages.

Turn Your Home Remodeling Concept Into Reality With A PECU Home Equity Loan



You've worked hard building equity in your home. Now, turn your remodeling dream into reality with a PECU Home Equity Loan.

During this promotion, you can get up to \$300 bonus cash!

Other popular uses for PECU Home Equity Loans are RVs, weddings, dream vacations, bill consolidation, boats, family reunions, college, and more.

Scan the QR code above 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

All loans must be closed by 7/15/23. 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.



www.pecutx.org
800-772-1955

1
MILLION

“Thanks A Million” Zogo Promotion \$1,000 in Prizes!



Scan For Apple



Scan For Android

We're proud to announce that PECU Zogo players have now completed **ONE MILLION bite-sized lessons in the award-winning financial literacy app!** It's an honor to help our community gain financial knowledge in such a fun and meaningful way. What's more, PECU Zogo users have earned 13 million pineapple points and won hundreds of prizes!

To celebrate this accomplishment, we're giving away \$1,000 in prizes for playing Zogo this quarter! It's our way of saying, “Thanks a million—and keep learning and earning with Zogo!”

OVERVIEW OF THE “THANKS A MILLION” ZOGO PROMO

- The promotion period runs from April 1, 2023 through June 30, 2023
- Play the PECU-sponsored version of Zogo
- Gain one entry each time you earn 500 pineapple points during promo period
- PECU will conduct a random drawing after the promotional period ends
- \$1,000 in prizes will be awarded in amounts ranging from \$25 to \$100

No purchase necessary to win. See PECU's website for the Official Sweepstakes Rules, including the alternate method of entry.