

PECU Mastercards Can Save You Lots of Money



According to LendingTree, the average credit card interest rate on new credit card offers in America today is 23.98% (May 2023 Survey). That's the highest average interest rate since LendingTree began tracking rates monthly. What's more, the survey showed the average credit card interest rate offer for those with less than stellar credit is 27.43%. That's a lot of money in interest payments. Here's an example. If you owe \$5,000 on a card and pay \$250 a month, at the rate of 27.43%, you'll pay \$1,758 in interest and take 28 months to pay it off.

PECU's Mastercards have a lot better rates. Our Mastercards have rates as low as 7.99% APR and range from 12.00% APR to 7.99% APR. That's right, PECU's 12.00% APR is more than 15% less than the 27.43% rate mentioned earlier! If you carry a balance on your card, this substantially better interest rate will save you lots of money! The savings does not stop there. PECU Mastercards have no annual fee, no balance transfer fee, no cash advance fee, zero liability, and generous credit lines. You can apply online anytime for a PECU Mastercard, or call us at 800-772-1955.

SCAN BELOW TO DOWNLOAD PECU'S MOBILE APP



Apple

Do your PECU business any time, any place, and anywhere with PECU's mobile app. It's safe, fast, and convenient. It's like having a PECU branch in the palm of your hand! You can use it to pay bills, check balances, send money, locate branches, make mobile deposits, transfer funds, get e-Statements, and much more. [Use the QR code at left to download the Apple version.](#) [Use the QR code at right to download the Android version.](#) Need help? Contact Financial Services at 800-772-1955, or email member@pecutx.org.



Android

You can use the equity in your home to plan your next great adventure!

You've worked hard building equity in your home. This might be a great time to put together your dream getaway. PECU Home Equity Loans turn "someday" into "today!"

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

Other popular uses for PECU Home Equity Loans include RVs, weddings, bill consolidation, boats, outdoor kitchens, backyard pools, college & more.

Scan the above right QR code for more info, plus the online application.

Get up to
\$300
bonus cash!



PECU
Public Employees
Credit Union

- ★ 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

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 10/15/23. 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

Pineapple Points Fuel Learning and Earning With PECU's Zogo



Thousands of PECU users are gaining more financial knowledge by using Zogo, the award-winning financial literacy app. **You get Zogo free with your PECU membership!** Zogo now has more than 1,000 different modules. You can choose topics that best fit your needs. Examples of topics you can learn more about include: Saving Money, Buying A Car, Getting Insurance, Preparing For Retirement, Doing Your Taxes, Living On A Budget, and more. With Zogo, you complete bite-sized modules, earn fun pineapple points, and trade in those points for downloadable rewards for your favorite brands. You can also use your points to make charitable donations.

Reward brands in Zogo include Amazon, Apple, Google Play, Walmart, Starbucks, Target, Nike, iTunes, GameStop, Domino's Pizza, CVS, Adidas, Best Buy, Sephora, AMC, eBay and Barnes & Noble. It's no wonder that PECU Zogo users have completed more than one million bite-sized lessons! It's an honor for PECU to help our community gain financial knowledge in such a fun and meaningful way! If you haven't tried Zogo, simply scan the Apple or Android QR code at right with your phone. Make sure you enter the code "PECU" when prompted. Happy learning—and earning with Zogo!



Apple

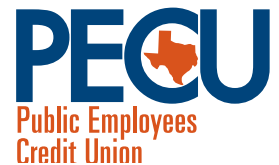


Android

Need To Establish Credit? Get PECU's Fast Track Mastercard



Establishing credit can be difficult, especially when you're just starting out. That's why **PECU created the Fast Track Mastercard to help jump-start your credit!** The Fast Track Mastercard is globally accepted and gives you the purchasing power to get what you need. There's no annual fee, relaxed credit guidelines, and the Fast Track Mastercard always has a competitive interest rate. Having the Fast Track starter card also gives you the opportunity to build credit and grow your credit score. When you increase your credit score, you unlock even more credit opportunities such as auto loans, personal loans, and mortgages. It's easy to get on the Fast Track. Simply fill out the application on our website. The PECU Fast Track Mastercard is safe, secure and has a credit limit that starts at \$500. What's more, please make sure you download PECU's free mobile app to help track your finances. Good credit is important. Get on the Fast Track!



Your PECU Membership May Offer Insurance Savings. Compare and Save!



Have you compared your insurance rates lately? **Many PECU members report saving money through PECU's partnership with TruStage.** TruStage protects more than 37 million consumers. TruStage began as a marketing brand for CUNA Mutual Group, but TruStage proved so popular that it is now the name of the company. Together, we're dedicated to helping you protect the achievements and aspirations that matter the most. It's free to compare rates. In fact, during the research survey period of 10/21 through 9/22, new customers that switched to TruStage's Liberty Mutual plan enjoyed an average savings of \$700 on their auto insurance! To get your comparison started, click "More Info" on the TruStage Insurance area in the middle-right of PECU's homepage. TruStage offers many popular insurance products including auto insurance, life insurance, property insurance, and AD&D. You can get free quotes through our website, or, if you prefer to call, dial 855-483-2149 and ask for the PECU member rate on the insurance products you wish to compare.

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



Get no payments for 90 days, plus up to \$300 when you refinance your non-PECU auto loan with us! We can also lower your monthly payment. What would you do with that extra money? In addition, PECU pays your title transfer fee. Scan the QR code at left for more information, including the clickable online application. Please call 800-772-1955 if you have questions.

www.pecutx.org
800-772-1955

PECU
Public Employees
Credit Union

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.

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

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. We're hearing lots of members say they want to save more money. What follows is an overview of the many types of savings accounts PECU has for you. **If you have any questions, please contact a PECU Financial Services Representative by calling 800-772-1955 or e-mailing member@pecutx.org.**

- **SAVINGS ACCOUNTS:** All PECU members have a savings account. A \$5 balance must be maintained to remain a member and utilize PECU products and services. The account must have a balance of at least \$100 to earn dividends. The dividend rate and annual percentage yield are determined by the credit union Board of Directors. See website for current rate and APY.
- **MONEY MARKET:** This is an interest-bearing account used for investment purposes. The minimum required to open a Money Market account is \$2,000. You earn interest daily whenever a \$2,000 balance is maintained. Money Market accounts offer a higher interest rate than regular savings accounts. There is a tiered dividend rate depending on your balance. Money Market accounts offer access to funds comparable to regular savings accounts, plus they allow you to withdraw money without penalty.
- **CERTIFICATES (CDs):** PECU certificates are interest-bearing accounts used for investment purposes. Certificates tend to have the highest yields among savings accounts, plus you can lock in your rate for the term of your certificate. There is a minimum deposit of \$1,000 to open a certificate and earn interest. PECU offers various certificates with terms of six months to four years. We may impose a penalty if you withdraw funds from your account before the maturity date of the certificate.
- **JUMBO CDs:** Jumbo CDs are CDs for those that have been saving for a while. They offer our best interest rate. You need a minimum balance of \$90,000 to open a Jumbo CD.
- **IRAs:** IRA stands for Individual Retirement Account. An IRA is a long-term retirement vehicle. It can be established as a savings account or share certificate. Traditional, SEP, Roth, HSA, and ESA plans are available. Earnings and contributions vary by plan. The minimum required to open an IRA is \$25. You may want to contact PECU to learn more about IRAs.
- **HOLIDAY SAVINGS:** You can save money for the holiday season by depositing money at your own pace into a Holiday Savings Account. It takes just a \$5 minimum deposit to open one. Holiday Savings Accounts have a higher interest rate than regular shares. For your convenience, there is an automatic disbursement of funds on the first business day of November.
- **KIDS AND TEEN ACCOUNTS:** These accounts help your kids start saving money and learning about money. PECU Zoo Crew accounts are for kids from 0-12 years old. Club Bling accounts are for teens 13-18 years old. Both accounts earn interest, have no monthly fee, require no minimum balance, and can be used with the mobile app. See the promo below.

Free Account Promotion: Kids and Teen Accounts

From now through September 29, 2023, get a free teen account or kids account for your kids and grandkids. PECU will waive the new member fee and put the first \$5 in any new PECU kids or teen account you open. These promo accounts need to be opened by a parent or grandparent that is a current PECU member. To aid financial learning, your teens can download our free Zogo app. Please make sure they enter the code "PECU" when they download Zogo.

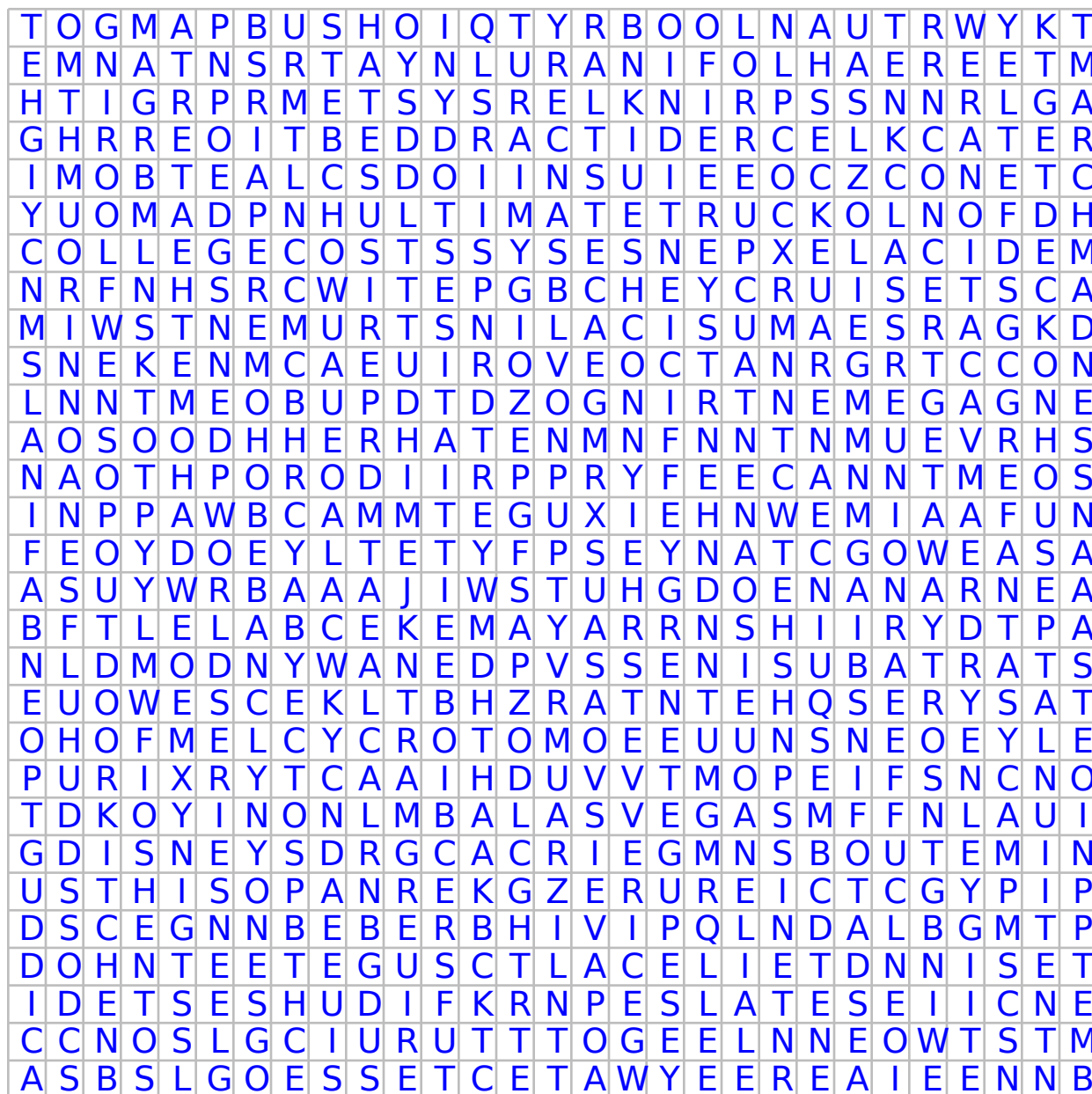


It's More Fun To Be A PECU Member!

50 Ways To Use A PECU Home Equity Loan



It's always interesting to see the many ways PECU members might use a Home Equity Loan. We put together this fun word search puzzle to spotlight 50 of them. How many can you find? What would be your favorite way to use a PECU Home Equity Loan? Now may be the perfect time to do it. PECU is here for you!



Airplane
Antiques
Backyard Pool
Bar Mitzvah
Bat Mitzvah
Birthday Blowout
Boat
Branson
Cattle
Class Reunion
College Costs
Computer Upgrade
Concert Getaway

Cruise
Disney
Dream Vacation
Engagement Ring
Fantasy Camp
Fishing Expedition
Get Deck On House
Get Energy Efficient
Home Improvements
Home Recording Studio
Home Repairs
Home Security System
Home Theater

Honeymoon
Jewelry
Lake House
Las Vegas
March Madness
Medical Expenses
Motorcycle
Musical Instruments
NBA Finals
New Car
New Flooring
New Furniture
Outdoor Kitchen

Pay Off Bills
Piano
Quinceanera
RV
Sprinkler System
Start A Business
Super Bowl
Tackle Credit Card Debt
Ultimate Truck
Wedding
World Series

FUN FACT: According to Money Smart Guides, there are 293 ways to make change for \$1.