



## Let's have some fun! PECU is turning 71!



**BIRTHDAY ALERT: It's a party situation! Monday, October 16, 2023 is PECU's 71st birthday.** You made it happen. Thank you! Please help us celebrate. All of our PECU lobby branches in Central Texas and Beaumont will host a birthday party and serve cake and refreshments. What's more, we'll be giving away PECU door prizes and cash prizes. Your membership and loyalty make these PECU birthdays possible. We greatly appreciate you! Mark your calendar to attend PECU's 71st birthday bash on Monday, October 16, 2023. For even more fun, read the article below about our free PECU kids and teen account birthday month celebration.

### Celebrate PECU's Birthday By Getting Your Kids & Grandkids a Free Account



PECU's 71st birthday is Monday, October 16, 2023, but we'll be celebrating it all during October by offering free PECU Zoo Crew kids accounts and Club Bling teen accounts. We'll put the first \$5 in these new accounts and waive the PECU membership fee. Make sure to get a free account for your kids and grandkids. It's a great way to help them learn about money. The PECU Zoo Crew is for kids 12 and under. Club Bling is for teens. Both accounts earn interest and have no monthly fees. New PECU Zoo Crew members get a fun animal prize pack. New Club Bling members can learn and earn with PECU's Zogo financial education app.

**BACK COVER: You and a friend can both earn \$100 with our new Refer A Friend program!**

# Our Home Equity Loan Can Be The Key To Remodeling Your Home

Home remodeling is a popular reason for PECU members to get a Home Equity Loan. When you make home improvements, you invest back into your house. In many cases, this increases your home's value.

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

Other popular uses for Home Equity Loans include debt consolidation, weddings, RVs, boats, cattle, investment property, home businesses, outdoor kitchens & pools.

Scan the QR code below right for more info, plus the online application. Need help? Call us at 800-772-1955.

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

**PECU**  
Public Employees  
Credit Union

[www.pecutx.org](http://www.pecutx.org)

800-772-1955

- ★ 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

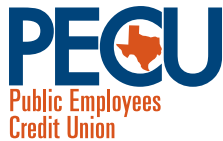
Loan Amount	Incentive
\$7,500-\$24,999	\$100
\$25,000-\$49,999	\$200
\$50,000-\$74,999	\$250
\$75,000+	\$300

All loans must be closed by 1/15/24. 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.



## SKIP-A-PAYMENT OPTION

Just a reminder that **you can request to skip a payment any time on select PECU loans**. PECU allows you one (1) skip-a-pay option per eligible loan, per calendar year. If you'd like to skip a payment now, we have included the application below. Simply complete the form, sign, date and attach the \$25 skip-a-payment fee. You can also authorize a debit from your PECU account. The skip-a-payment request must be received at least 10 days before the payment is due. Skip-A-Payment does not apply to credit cards, ready credit loans, student loans, CD and share secured loans, and all mortgage-related loans. Please contact PECU with any questions.



### Skip-A-Payment Application

To apply for a Skip-A-Payment simply complete this form, sign, date and attach the \$25.00 skip payment fee or authorize a debit from your PECU account.

Member Name \_\_\_\_\_, Account Number \_\_\_\_\_

Co-borrow \_\_\_\_\_, Account Number \_\_\_\_\_

Member Address: (city, state, zip) \_\_\_\_\_, Email address \_\_\_\_\_

Work Phone Number \_\_\_\_\_, Home Phone, \_\_\_\_\_

Loan ID# \_\_\_\_\_, Payment Amount \$ \_\_\_\_\_, Month to Skip \_\_\_\_\_

Loan ID# \_\_\_\_\_, Payment Amount \$ \_\_\_\_\_, Month to Skip \_\_\_\_\_

Are you currently setup on Automatic Loan Payment withdraw? ☐ Yes ☐ No

#### Skip-A-Payment requirements:

- All PECU Accounts must be in good standing
- All loans must be current (or less than 30 days past due)
- All loans must have been current for the past 12 months
- New loans must have a minimum of at least 6 months of payment history
- All loans must have current address, phone number and email address
- One (1) skip payment is allowed per eligible loan per calendar year.
- Loan Payments that have already been made cannot be refunded
- The skip payment request must be received at least 10 days before the payment is due
- Skip-A-Payment does not apply to Credit Cards, Ready Credit Loan, Student loans, CD and share secured loan, and all Mortgage related loans.

**Skip-A-Payment Fee due:** (\$25.00 per loan) \$ \_\_\_\_\_ Cash or Check \$ \_\_\_\_\_ Transfer from saving or checking.

#### **Skip-A-Payment Terms and Conditions:**

For payments you generate (for example, payments you set up with a bill payment service, payments initiated at another financial institution, etc.) you are responsible for stopping the loan payment for the month you wish to skip. Any automatic transfers generated by PECU will be suspended for the Skip-A-Payment month. Members with auto loans who have purchased GAP insurance will be liable for any unpaid loan balance in the event of a claim. Skip-A-Payments may not be eligible when other Credit Union payment deferment programs have been used in the calendar year. If there is more than one borrower on the loan, by submitting this Skip-A-Payment request, you acknowledge that you have informed all borrower(s) and that they consent to the Skip-A- Payment request. Submitting the Skip-A-Payment request does not guarantee eligibility. PECU reserves the right to change loan eligibility at any time, other restrictions may apply.

The undersigned hereby makes application to extend the original repayment term of the above referenced loans(s) by one month. This extension does not alter the original terms and conditions of the original loan contracts. The undersigned understands that the interest on the loans will continue to accrue on the unpaid balance of the loan, and will result in a higher total FINANCE CHARGE than if payments were made as originally scheduled.

Borrower: \_\_\_\_\_ Date: \_\_\_\_\_

Co-Borrower: \_\_\_\_\_ Date: \_\_\_\_\_

For Credit Union Use only:

Approving Officer: \_\_\_\_\_ Date: \_\_\_\_\_

## Manage Your Cards

**You can manage your card spending right from your mobile device.** Turn your cards on or off, set spending limits, and get alerts, all with a few quick taps. Just download the MyCardRules app from Google Play or the Apple App Store. Then you can set a wide range of controls and alerts on all your cards. For example, you can:

- Turn your card on or off
- Set transaction spending limits based on your preferences, including dollar amount, transaction type, and merchant type
- Get instant alerts on certain types of transactions, like when a transaction is declined
- Set a specific region where the card can be used, or restrict usage based on your mobile device's location
- Set parental controls and monitoring

Alerts will show up just like other notifications you get on your mobile device. Because you can manage your card transactions all in one place, you have complete control of how, when, where, and who uses your cards. Knowing that you've set your card rules gives you added peace of mind.

## Insurance Savings



Many PECU members report saving money through PECU's partnership with TruStage. TruStage protects more than 37 million consumers. It's free to compare rates. You might be surprised at the savings opportunity. During the research survey period through 9/22, new customers that switched to TruStage's Liberty Mutual plan received 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 section 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.

## SCAN BELOW TO DOWNLOAD PECU'S MOBILE APP



Take PECU with you everywhere! Get the convenience and security of our mobile app. It's like having a PECU branch in the palm of your hand. You can save time and money by using the app. Pay bills, check balances, send money, locate branches and ATMs, make mobile deposits, transfer funds, get e-Statements, and more. **Use the QR code at left to download the Apple version. Use the QR code at right for Android.** Need help? Contact PECU Financial Services at 800-772-1955, or email [member@pecutx.org](mailto:member@pecutx.org).



## Tap Into Holiday Season Savings By Using Your PECU Mastercard



Want to save money this holiday season? Make sure your PECU Mastercard is your go-to credit card for holiday purchases. **PECU Mastercards have no annual fee, no balance transfer fee, no cash advance fee, and rates as low as 7.99% APR.** If you ever carry a balance on your credit card, you need a PECU Mastercard. PECU's credit card APRs range from 7.99% to 12.00%. According to WalletHub's Credit Card Landscape Report, the average credit card interest rate is 22.74% for new offers and 20.68% for existing accounts. That new offer rate average is 14.75% more than PECU's best rate. Bottom line, if you carry a balance, you could pay hundreds of extra dollars if you have a card with those higher rates. Need a PECU Mastercard? Apply online anytime. You can also call or come by any PECU lobby branch. You work hard for your money. Keep more of it by using a great-rate PECU Mastercard!

## Zogo Has Bite-Sized Financial Topics That Help You Learn And Earn

**zogo**



**You get Zogo free with your PECU membership!** You can download it from the PECU website, the Apple App Store, or on Google Play. The fun financial education app now has more than 1,000 different modules. You can choose topics that best fit your needs. Examples of the helpful topics include: Budgeting, Saving Money, Buying A Car, Getting Insurance, Preparing For Retirement, Doing Your Taxes, and many more.

In Zogo, you complete bite-sized modules, earn cool 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, and many more. We're proud that PECU Zogo users have completed more than one million bite-sized lessons! Start learning and earning with Zogo today. Use the code "PECU" when you download it.

## PECU Board Elections

**The Nominating Committee of PECU's Board of Directors is pleased to announce its three nominees for the PECU Board of Directors.** The Nominating Committee proposes the following three members for election to the Board of Directors:

- Lanny Wadle
- Renee Mauzy
- Jeffery Smoot

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.

# 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](mailto: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.*

## PROTECT YOURSELF FROM PHISHING SCAMS

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. This time, we want to help you protect yourself from phishing scams. **If you have questions, please contact a PECU Financial Services Representative by calling 800-772-1955 or e-mailing [member@pecutx.org](mailto:member@pecutx.org).**

### PHISHING SCAMS

Scammers use email or text messages to try to steal your passwords, account numbers, or Social Security numbers. With that information, they could get access to your email, bank, or other accounts. They could also sell your information to other scammers. Scammers launch thousands of phishing attacks like these every day — and they're often successful.

Phishing emails and text messages often tell a story to try to trick you into clicking on a link or opening an attachment. You might get an unexpected email or text message that looks like it's from a company you know or trust, like your utility company, cable company, or credit union. It might also say it's from an online payment website or app.

### EXAMPLES

The message could be from a scammer, who might:

- say they've noticed some suspicious activity or log-in attempts — they haven't
- claim there's a problem with your account or your payment information — there isn't
- say you need to confirm some personal or financial information — you don't
- include an invoice you don't recognize — it's fake
- want you to click on a link to make a payment — but the link has malware
- say you're eligible to register for a government refund — it's a scam
- offer a coupon for free stuff — it's not real

### SIGNS TO WATCH FOR THAT IT MIGHT BE A SCAM

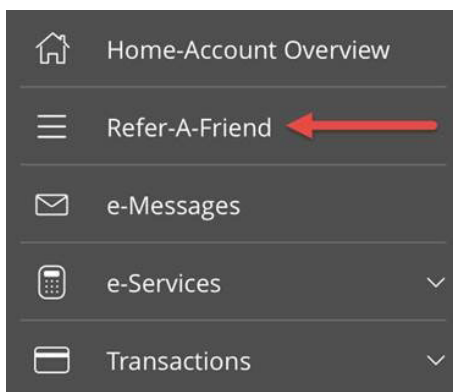
Here are signs that this email is a scam, even though it looks like it comes from a company you know — and even uses the company's logo in the header:

- The email has a generic greeting.
- The email says your account is on hold because of a billing problem.
- The email invites you to click on a link to update your payment details.

While real companies might communicate with you by email, legitimate companies won't email or text with a link to update your payment information.

**If you think a scammer has your information, like your Social Security, credit card, or bank account number, go to [IdentityTheft.gov](https://www.identitytheft.gov).** There you'll see the specific steps to take based on the information that you lost. Please also contact PECU as soon as possible.

# New & Improved Refer A Friend Program: Invite Friends and You Can Both Earn \$100!



## GET \$100: INVITE AND EARN

\$100 FOR YOU & \$100 FOR YOUR FRIEND

\$0 / \$1000 earned

You and a friend can each earn \$100 when they join PECU!  
Click the orange bar below to invite friends.

Get \$100

You and a friend can both earn \$100 with our new and improved Refer A Friend Program! What's more, there are now two ways to refer people online. You can choose "Refer A Friend" from your PECU online Home Account Overview, OR, click the orange "Get \$100" button in the Invite and Earn section below your PECU online account listings. Each way is pictured at left. Scan the code at right for more details. How many people can you refer? Questions? Call 800-772-1955 or email [member@pecutx.org](mailto:member@pecutx.org).

**PECU**  
Public Employees  
Credit Union

