

1ST QUARTER 2024

PECU

www.pecutx.org

Smart Money Digest

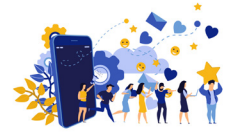
HOME EQUITY LOAN PROMOTION

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\$100 REFER A FRIEND OPPORTUNITY

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New Year's Promo: Get Your Kids & Teens A Free PECU Account!



The new year is the perfect time to open a PECU account for your kids and grandkids. To help you do it, we'll waive the new member fee and put the first \$5 in any new account you open for your child or grandchild from now through March 1, 2024. PECU's Zoo Crew is for kids 12 years and younger. Club Bling is our teen account. Both accounts earn interest, have no monthly fee, require no minimum balance, and can be used with the PECU mobile app. The accounts need to be opened by a parent or grandparent that is a current PECU member. New PECU Zoo Crew accounts get a fun animal prize pack. To aid financial learning, your teens can download our free Zogo app. Get your free accounts today!

PECU Will Hold Its Annual Meeting On Monday, March 4, 2024



You are cordially invited to attend PECU's Annual Meeting on Monday, March 4, 2024. It will take place at the Embassy Suites Hotel at 5901 I-35 North in Austin. You will receive fun door prizes and be entered into our cash drawings! The doors open at 5 PM. Dinner will be served at 5:30 PM. The business meeting will start at 7 PM. We will be casting ballots for three Board positions that are up for election. You'll hear speeches from the Board of Directors and PECU President Gary Whitcomb. PECU's Annual Meeting is a great way to catch up with old friends, meet more members, and celebrate your credit union. We hope to see you there! Please mark your calendar for Monday, March 4, 2024 for PECU's Annual Meeting.

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

What Do You Dream of Doing This Year?

Make It Happen With A PECU Home Equity Loan!

PECU members use our Home Equity Loans for a wide variety of things such as the outdoor kitchen pictured here. Other popular uses include home improvements, debt consolidation, weddings, ultimate vacations, RVs, boats, motorcycles, cattle, investment property, home businesses, and backyard pools.

It's a new year. Make a resolution to tackle something on your bucket list in the coming months. To help you get started, we are offering you up to \$300 bonus cash with this Home Equity Loan special promotion! Scan the QR code below right for more info, plus the online application. Need help? Call us at 800-772-1955. You can also e-mail member@pecutx.org.

Get up to
\$300
bonus cash!



- ★ 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



www.pecutx.org
800-772-1955

All loans must be closed by 4/15/24. 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.





Here Are Some Of The Many Ways PECU Can Help You Save Money In 2024!

SAVE LOTS OF MONEY IN 2024 BY USING YOUR PECU MASTERCARD



According to the Government Accountability Office, American credit card debt recently reached a new record high. Here's a tip that could save you hundreds of dollars this year. The credit card you use makes a huge difference. You can transfer the balances from your high-rate credit cards to a no annual fee PECU Mastercard. The PECU Mastercard has no balance transfer fee. In addition, if you need some extra cash, the PECU Mastercard has no cash advance fee. What's more, the APR for the PECU Mastercard is as low as 7.99%. That's far below the national average APR of 19.02% for new cards as reported by Wallet Hub. The PECU Mastercard can save you lots of money, especially when you carry a balance on your card. Apply online at any time.

SAVE MONEY ON INSURANCE WITH YOUR PECU MEMBERSHIP



Would you like the opportunity to save \$700 on your auto insurance? How about getting savings on your life, property, health, and AD&D insurance? Many PECU members report saving money after getting a free comparison. PECU partners with TruStage to offer you many types of insurance. TruStage began the legacy of people helping people nearly a century ago as CUNA Mutual Group. They continue helping credit union members today as TruStage. New customers participating in the annual countrywide survey who switched to TruStage's Liberty Mutual auto insurance offering saved an average of \$700. Click the TruStage Insurance rectangle from the middle right of PECU's homepage at www.pecutx.org to get started on your free quotes. You can also call 855-591-9026 to reach TruStage's Customer Care Center.

PECU HAS FREE CHECKING THAT'S REALLY FREE!



If your checking account isn't completely free, switch to PECU Free Checking. Many banks say they have free checking, but there are often hidden fees and minimum requirements that make the accounts far from free. PECU Free Checking has no monthly fees, no minimum balance requirements, no service charges, no usage requirements, and no required product tie-ins to make it free. We also give you a free debit card, free mobile app, free e-Bill Pay and 360+ free Central Texas ATMs. It's your hard-earned money. Don't let banks charge you for using it. You can open a checking account from our website. For help, call 800-772-1955, or e-mail member@pecutx.org.

LEARN & EARN: GET HUNDREDS OF HELPFUL TIPS! YOU GET ZOGO FREE.



Scan For Apple
Version

You can learn more about managing and saving money, plus get paid to do it in 2024! You get the award-winning Zogo financial app free with your PECU membership! Zogo has more than 1,000 financial modules to help you. Topics include shopping smartly, saving money, budgeting, buying a car, improving your credit, and dozens more. Read bite-size modules, earn pineapple points, and then trade those points for downloadable gift cards to your favorite brands such as Amazon, Apple, Starbucks, Walmart, Target, iTunes, and Nike. Scan at left or right to get the version you need. Enter the code "PECU."



Scan For Android
Version

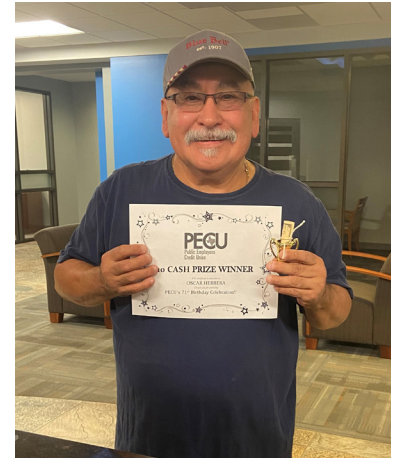
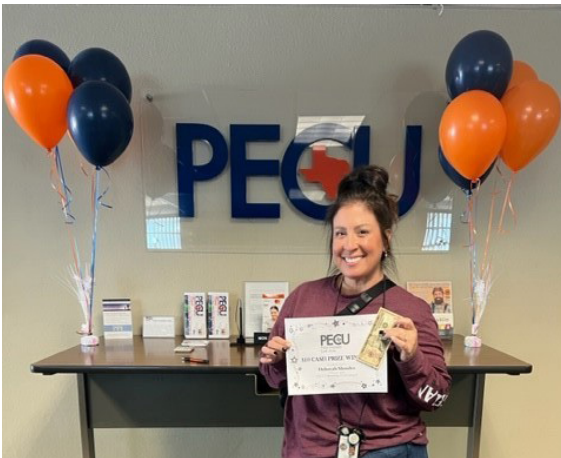
Put PECU In Your Pocket. Scan To Get Our Mobile App.



You can pay bills, check balances, send money, locate branches & ATMs, make mobile deposits, transfer funds, get e-Statements, and more from the palm of your hand! Get the security and convenience of our free mobile app. Using the app saves you lots of time and money. **Use the QR code at left to download the Apple version. Use the QR code at right for Android.** You can even earn money by referring friends through our app! Need help? Contact PECU Financial Services at 800-772-1955, or email member@pecutx.org.



Thanks For Celebrating PECU's 71st Birthday With Us!



Here are some of the many PECU Birthday cash prize winners (l to r): Deborah Mendez, Theo Ezeji & Oscar Herrera.

Establish Credit With PECU's Fast Track Mastercard



Establishing credit can be difficult, especially when you're just starting out. PECU's Fast Track Mastercard can help! It's safe and secure. There's no annual fee, relaxed credit guidelines, and the Fast Track Mastercard always has a competitive interest rate. Credit limits start at \$500 and its globally accepted. This gives you the purchasing power to get what you need. Using 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 more credit opportunities such as auto loans, personal loans, and mortgages. It's easy to get started. Fill out the application on our website. In addition, please be sure to download PECU's free mobile app to help track your finances. It's important to have good credit. PECU wants to help you get started. Get on the Fast Track! Please call us at 800-772-1955 if you have questions.

COMPLAINT NOTICE

This credit union is incorporated under the laws of the State of Texas, and under state law is subject to regulatory oversight by the Texas Credit Union Department. If you have a dispute with Public Employees Credit Union, you should first contact the credit union. If the dispute is not resolved to your satisfaction, you may contact the Texas Credit Union Department through one of the means indicated below:

- In person or by U.S. Mail: 914 East Anderson Lane, Austin, TX 78752-1699
- Telephone Number: 512-837-9236
- Fax Number: 512-832-0278
- E-mail: complaints@cupd.texas.gov
- Website: www.cud.texas.gov

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.

PROTECT YOURSELF FROM TECH SUPPORT 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 tech support scams. **If you have questions, please contact a PECU Financial Services Representative by calling 800-772-1955 or e-mailing member@pecutx.org.**

TECH SUPPORT SCAMS

Tech support scammers use many different tactics to trick people. Spotting these tactics will help you avoid falling for the scam.

PHONE CALLS

Tech support scammers often call and pretend to be a computer technician from a well-known company. They say they've found a problem with your computer. They typically ask you to give them remote access to your computer and then pretend to run a diagnostic test. Then they try to make you pay to fix a problem that doesn't exist.

If you receive a phone call you didn't expect from someone who says there's a problem with your computer, hang up.

POP-UP WARNINGS

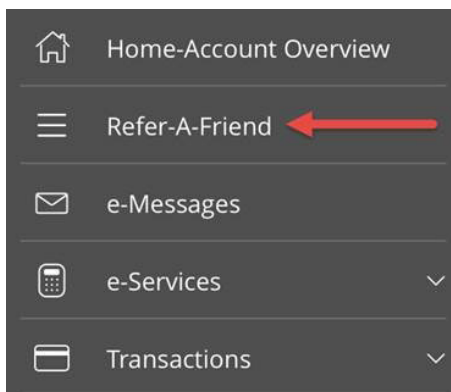
Tech support scammers may try to trick you with a pop-up window that appears on your computer screen. It might look like an error message from your operating system or antivirus software, and it might use logos from trusted companies or websites. The message in the window warns you about a security issue on your computer and tells you to call a phone number to get help.

If you receive this kind of pop-up window on your computer, don't call the number. Real security warnings and messages will never ask you to call a phone number.

WHAT TO DO IF YOU WERE SCAMMED

- If you paid a tech support scammer with a credit or debit card, you may be able to stop the transaction. Contact your credit card company, credit union, or bank right away. Tell them what happened and ask if they can reverse the charges.
- If you paid a tech support scammer with a gift card, contact the company that issued the card right away. Tell them you paid a scammer with the gift card and ask if they can refund your money.
- If you gave a scammer remote access to your computer, update your computer's security software. Then run a scan and delete anything it identifies as a problem.
- If you gave your username and password to a tech support scammer, change your password right away. If you use the same password for other accounts or sites, change it there, too. Create a new password that is strong.
- **If a tech support scammer contacts you, report it to the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/ReportFraud).**

Try PECU's New Refer A Friend Program: You And A Friend Can Both Earn \$100!



You can earn \$100, \$200, \$300 (or more) with PECU's new Refer A Friend Program! You will earn \$100 for each friend you successfully refer. Each referred friend can also earn \$100. There are two ways to refer people online. You can choose "Refer A Friend" from your PECU online Home Account Overview. You can also 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. Need help? Call us at 800-772-1955 or email member@pecutx.org.



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