



### Using Your PECU Mastercard Could Help You Win Priceless Surprises



With Mastercard<sup>®</sup>, everyday purchases could help you get away



PECU, Jack Henry, and Mastercard are excited to offer you a fun promotion where you could be surprised with money or an exciting trip. Destinations include New York, Chicago, Los Angeles, Miami or Honolulu. Your PECU Mastercard purchases can earn you entries for the random drawing. One lucky PECU member is guaranteed to win \$250. The promotion period runs from 3/1/24 through 6/30/24. **There are three ways to gain entries. ONE:** Use your PECU Mastercard or PECU debit Mastercard for signature-based transactions that total \$250-\$750 to receive an entry for a \$250 statement credit drawing. **TWO:** Use your PECU Mastercard or PECU debit Mastercard for signature-based transactions that total \$750.01+ to receive an entry for the \$250 drawing, plus an entry for the Grand Prize trip. **THREE:** Use the alternate entry method with no purchase necessary. See the PECU website for more details and the Official Rules.

### National CU Youth Month Promo: Get Free Kids & Teen Accounts!



Help your kids and grandkids learn more about money and finances by helping them get a PECU account. The month of 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 28, 2024!** During this promo, PECU waives the new member fee, plus we put the first \$5 in any new PECU Zoo Crew Kids or Club Bling account. The accounts need to be opened by a parent or grandparent that is already a PECU member. PECU Zoo Crew is for kids ages 12 and under. Club Bling accounts are for teens. Both accounts earn interest and have no minimum balance. Questions? Call us at 800-772-1955.



# Experience your ultimate paradise with a PECU Home Equity Loan!

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

Wouldn't it be great to enjoy the complete relaxation of family splashes in the crystal-clear waves of this spectacular beach getaway? You can create unforgettable memories with a PECU Home Equity Loan! In addition to snorkeling in scenic coral reefs, PECU members use our Home Equity Loans for a wide variety of things. This includes weddings, boats, backyard pools, home improvements, debt consolidation, RVs, motorcycles, medical procedures, cattle, outdoor kitchens, and investment property.

During this promotion, we are offering you up to \$300 bonus cash on a PECU Home Equity Loan! 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](mailto:member@pecutx.org).

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

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

800-772-1955



All loans must be closed by 7/15/24. 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.







## Transfer Balances From Your High-Rate Cards To Your PECU Mastercard

According to Forbes, credit card debt in America hit a record high of \$1.13 trillion at the end of 2023. In fact, Americans are paying \$240 billion annually in credit card interest. The Federal Reserve says in November, 2023 the average credit card interest rate in the U.S. on accounts with balances that assessed interest was 22.75%. Need relief? PECU can help! PECU Mastercards have rates that range from 7.99% APR to 12.00% APR. Our 12% APR is more than 10% lower than the average rate quoted by the Federal Reserve. That could save you a lot of money. The savings does not stop there. PECU Mastercards have no balance transfer fee, no cash advance fee, no annual fee, zero liability, and generous credit lines. If you need help transferring balances to your PECU Mastercard, please call us at 800-772-1955 or email [member@pecutx.org](mailto:member@pecutx.org). Need a PECU Mastercard? You can apply online anytime on our website.

## Your PECU Membership Can Save You Money On Your Insurance



You may be able to save money on your auto, life, property, health, and AD&D insurance. As a PECU member, you are eligible to purchase all of these types of insurance through PECU's partnership with TruStage. 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. It's free to compare rates. Many PECU members report saving money after getting a free comparison. Here's an example of those savings. New customers participating in the annual countrywide survey who switched to TruStage's Liberty Mutual auto insurance offering saved an average of \$700. To start getting your free insurance quotes online, click the TruStage Insurance rectangle from the middle right of PECU's homepage at [www.pecutx.org](http://www.pecutx.org). If you prefer to get your free quotes by phone, please call 855-591-9026 to reach TruStage's Customer Care Center. Make sure you share with them that you are a PECU member.

## Our Zogo Users Have Earned Thousands of Prizes. You Get Zogo Free!

Zogo is the award-winning financial learning app. Download the app, check out bite-size modules, earn fun pineapple points, and then trade those points for downloadable gift cards to your favorite brands. Brands include Amazon, Apple, Starbucks, Walmart, Target, and iTunes. You get the Zogo app free with your PECU membership! Zogo has more than 1,000 financial modules to help you. **PECU Zogo users have earned 15.6 million pineapple points and claimed thousands of prizes!** Try Zogo to learn more about saving money, budgeting, buying a car, improving your credit, and much more. Scan at right to get the version you need. Enter the code "PECU." Learn and earn with Zogo!



**SCAN ME!**

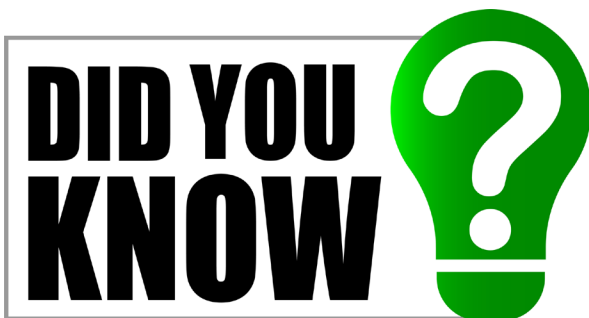


## PECU's Fast Track Mastercard Helps You Establish Credit



It's important to have good credit. How do you establish it? PECU's Fast Track Mastercard is built to help. It's safe and secure. It has relaxed credit guidelines and always has a competitive interest rate. What's more, there is no annual fee. It is globally accepted and credit limits start at \$500. 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. If you're interested in a Fast Track Mastercard, please fill out the application on our website. Call us at 800-772-1955 if you have questions. You can also e-mail questions to [member@pecutx.org](mailto:member@pecutx.org).

## Why Credit Unions Are Better Than Banks



Both credit unions and banks offer financial products and services such as checking and savings accounts, loans, mortgages, and more, but there are fundamental differences in how they operate. One of the primary differences is that banks are for-profit, whereas credit unions are not-for-profit. This means that all of a credit union's "profits" go back to members in the form of lower loan rates and higher savings rates. Another major difference is that credit union decisions are made with the member in mind, as the members own the credit union. At a bank, decisions are frequently made with the bottom line in mind, as banks are generally owned by stockholders that they need to satisfy.

### PLEASE READ: KEEP YOUR PECU ACCOUNT CURRENT



Has it been a while since you had activity on your PECU account? Have you moved? 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, 2021 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.



# 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.*

## MASTERCARD AUTOMATIC BILLING UPDATER (ABU)

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 are featuring Mastercard Automatic Billing Updater (ABU). **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).**

### WHAT IS ABU?

PECU recently began participating in the Mastercard Automatic Billing Updater (ABU) service. ABU helps facilitate uninterrupted processing of your recurring payments when your debit card or credit card expires, is lost, stolen, or compromised and a new card is issued. The service updates relevant card data such as card numbers and expiration dates to qualified merchants participating in ABU after you have requested they process a recurring payment.

ABU helps reduce card-not-present (CNP) transaction declines caused by changed account numbers and expiration dates. This results in a better cardholder experience. ABU facilitates the secure transmission of issuer reported account updates to card-on-file and recurring payments merchants. This increases CNP transaction approvals while reducing processing and customer service costs through operational efficiencies.

### WHAT DOES THIS MEAN?

When you are issued a new debit or credit card, you will not have to update your card payment information with participating merchants. This ensures as little disruption as possible for your account-on-file transactions and automatic payments. Please check with your merchant to ensure your card information is being updated automatically to avoid rejected transactions and/or late fees.

### WHAT DO I HAVE TO DO?

All PECU card members receive the ABU service. If you would like to be included in ABU for all of your debit and credit cards with PECU, no further action is required.

### WHAT DOES ABU COST?

This service is free. Your PECU card(s) is/are automatically enrolled in ABU at no charge.

### WHAT IF I DON'T WANT TO PARTICIPATE IN ABU?

Please contact Financial Services at 512-474-1955, option 3, or send a secure message online to [member@pecutx.org](mailto:member@pecutx.org) to opt-out of ABU.



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



Lots of us would like the opportunity to earn some extra cash. PECU's new Refer A Friend program is an easy way to do it! Earn \$100, \$200, \$300 (or more) and have fun with friends doing it. You can earn \$100 for each friend you successfully refer. Each referred friend can also earn \$100. What's more, you can do it all on your phone. Choose "Refer A Friend" from your PECU online Home Account Overview to get started. Scan the code at bottom right for more details. Need help? Call us at 800-772-1955 or e-mail [member@pecutx.org](mailto:member@pecutx.org). How much can you earn?

