

MAY IS MEMBER APPRECIATION MONTH AT OUR DOWNTOWN BRANCH

Special Event: FRIDAY, MAY 16, 2025



- \$500 in total cash prizes
- Auto Loan Promotion*
- iPad Giveaway
- Free Food
- Fun Door Prizes



Cynthia Hilt won an iPad at our last event!



*Based on your good credit, take .50% off the current PECU auto loan rates on 5/16/25. Rates, terms, and conditions subject to change. Contact PECU to verify your promotional rate.

ADDRESS: 306 EAST 10TH STREET (78701)

Promotions Available Downtown All During May

\$100

Refer A Friend to join PECU. You and your friend can each get \$100! Choose "Refer A Friend" from your PECU online Home Account Overview to get started. There is no limit to how much money you can earn by referring friends and family to join PECU! See website or contact PECU for details.

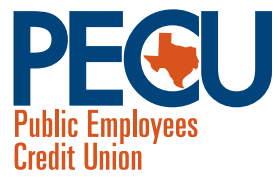
\$50

All during May, PECU will pay for the first purchase you make (up to \$50) on your new PECU MasterCard. Get a new card, then get gas, groceries or other items on us! Must apply for new card at our Downtown branch. See website or contact PECU for details.

\$25

During May, and extending through 6/30/25, we'll waive the new member fee and put \$25 in any new PECU kids or teen account you open for your child or grandchild AT ANY PECU BRANCH!

.....
www.pecutx.org





DOWNTOWN BRANCH MEMBER APPRECIATION EVENT

Official Sweepstakes Rules

1. No Purchase Necessary to Enter and Win. Persons age 18 and older and who have a valid social security number are eligible to participate in the drawings to be held on May 16, 2025.
2. Eligible persons may enter the Sweepstakes between April 16, 2025 – May 16, 2025, through any of the following methods:
 - You must visit the Downtown Branch of PECU at 306 East 10th St. in Austin, Texas and complete an entry form to enter on May 16, 2025.
 - To enter manually, submit an original hand written 3” x 5” card without charge or obligation with your name, mailing address, email address, phone, age, and member account number, if applicable. You must also legibly write “Downtown Branch May 2025 Member Appreciation Drawing Entry” on the card (all information must be included to be considered a valid entry) to:

Public Employees Credit Union
Downtown Branch Member Appreciation 2025 Sweepstakes
P.O. Box 2205
Austin, TX 78701
3. Entries submitted by mail are limited to one entry per person and must be received between April 16, 2025 – May 16, 2025 by 5 PM to be eligible. PECU assumes no responsibility for lost, late, incomplete, early, stolen, misdirected, illegible, or postage-due mail entries.
4. Need not be present to win. All decisions are final and are at PECU's sole discretion. Winners will be notified by phone or email. Prize must be picked up by June 16, 2025 at PECU's Downtown Branch at 306 East 10th St. in Austin, Texas and a valid Social Security number and photo identification must be provided. In the event we are unable to contact the winner, PECU will choose an alternate winner ten (10) business days after the applicable Drawing Date. The prizes will be awarded by random drawing of all eligible entries on or after the Drawing Date of May 16, 2025. Limit one entry per person.
5. All winners agree to hold PECU and its directors, officers, and employees harmless against any and all claims arising from damage or injury resulting either directly or indirectly from the acceptance or use of any prize awarded.

6. All state and federal taxes are the sole responsibility of the person winning any prize.
7. Odds of winning depend on the number of entries received.
8. By accepting a prize, each winner consents to disclosure of his or her name and agrees to allow PECU to use his or her name and picture in any promotional, social media, advertising or marketing materials.
9. Directors, volunteers and employees of PECU and their immediate family members (spouses, parents, siblings and children) and household members of such directors, volunteers and employees are ineligible for this drawing.
10. By submitting an entry, you agree to these rules. Any violation of these rules will result in disqualification.
11. This contest is void where prohibited by law.
12. Unless using manual entry, you must go to the Downtown Branch on 5/16/25 to enter.

Auto Loan Promotion Details

- Must apply in person at PECU's Downtown Branch on May 16, 2025.
- These offers not available at any other PECU Branch.
- All loans subject to credit approval.
- Standard underwriting guidelines apply.
- These offers may not be combined with any other PECU loan promotions.
- Must be a PECU member to get loan offers. If you are not a PECU member, you may join on or before May 16, 2025 to be eligible for these loan offers.
- All approved loans must be funded by the close of business on July 16, 2025 to get promotional rates.
- Rates, terms and conditions subject to change without notice.
- Loans currently financed at PECU are not eligible.
- All loans must be new loans or a refinance from another financial institution.
- PECU at its sole discretion will decide eligibility claims.
- On May 16, 2025—only at PECU's Downtown Branch at 306 East 10th St.in Austin, Texas—PECU will reduce all auto loan rates 0.50% (50 basis points).

Below are the rates available on May 16, 2025 at the Downtown Branch*

YEAR	MAX TERM	CURRENT RATE AS LOW AS	PROMOTION RATE ON 5/16/25 AS LOW AS
2025-2024	Up to 36 Months	5.19% APR	4.69% APR
	Up to 48 Months	5.49% APR	4.99% APR
	Up to 60 Months	5.59% APR	5.09% APR
	Up to 66 Months	5.69% APR	5.19% APR
	Up to 72 Months	5.79% APR	5.29% APR
	Up to 78 Months	6.49% APR	5.99% APR
	Up to 84 Months	6.69% APR	6.19% APR
2023	Up to 66 Months	5.99% APR	5.49% APR
	Up to 72 Months	6.29% APR	5.79% APR
	Up to 75 Months	6.49% APR	5.99% APR
2022-2021	Up to 66 Months	6.19% APR	5.69% APR
	Up to 72 Months	6.49% APR	5.99% APR
2020	Up to 60 Months	6.59% APR	6.09% APR
	Up to 66 Months	6.59% APR	6.09% APR
2019-2018	Up to 54 Months	6.59% APR	6.09% APR
	Up to 60 Months	6.59% APR	6.09% APR
2017-2016	Up to 54 Months	6.79% APR	6.29% APR
	Up to 60 Months	6.79% APR	6.29% APR

* Based on your good credit, take at least .50% off the current PECU auto loan rates on 5/16/25. Rates, terms & conditions subject to change. Contact PECU to verify your promotional rate.

PECU Mastercard Promotion Details

- Must go to PECU's Downtown Branch at 306 East 10th St. in Austin, Texas to receive the offers.
- Must apply at Downtown Branch and be approved to receive offers.
- These offers may not be combined with any other PECU Mastercard promotions.
- Must be a PECU member to get offers.
- Your first purchase with your new PECU Mastercard must occur within 30 days of the application date in order to get up to \$50 reimbursement for your first purchase with the new card.
- PECU will credit your account no later than 30 days after your initial purchase.
- Limit one per household for new PECU Mastercards for this promotion.
- Not valid for reissue of lost cards and replacement cards for existing PECU Mastercards.

- PECU members that hold an existing PECU Mastercard may not add an additional card in their name to their account and participate in this promotion.
- PECU at its sole discretion will decide eligibility claims.