



Get up to \$300 bonus cash

Calling All Party Animals! We have prizes for you. PECU is turning 72!



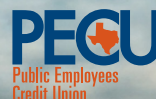
MARK YOUR CALENDAR: Get prepared to party. Wednesday, October 16, 2024 is PECU’s 72nd birthday! PECU’s No Drama Llama is here to ask you to please come and help us celebrate. All of our PECU lobby branches in Central Texas and Beaumont will host a birthday party and serve cake and refreshments. To add to the fun, we’ll be giving away PECU door prizes and cash prizes. Your membership and loyalty make these PECU birthdays possible. We greatly appreciate you! Attend PECU’s 72nd birthday bash on Wednesday, October 16, 2024! For even more fun, read the article below about our free PECU kids and teen account birthday month celebration.

PECU Birthday Month Bonus: Open A Free Account For Your Kids & Grandkids



PECU’s 72nd birthday is Wednesday, October 16, 2024, but we’ll be celebrating it all during October by offering free PECU Zoo Crew kids accounts and Club Bling teen accounts. It’s a great chance to open an account for all of your kids and grandkids. We’ll put the first \$5 in these new accounts and waive the PECU membership fee. It’s a fun way to help your loved ones 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.

Your Possibilities Are Endless With a PECU Home Equity Loan. How About Cat Selfies In Paris?



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\$300
bonus cash!

According to Forbes, 46.5 million U.S. households have a cat as a pet. Perhaps the recent Olympics has inspired you to take your feline friend to Paris to replicate this article's picture. A PECU Home Equity Loan can help make that happen! If cat selfies in Paris are not your preference, PECU members use Home Equity Loans for lots of other reasons. This includes weddings, home improvements, debt consolidation, vacations, medical procedures, RVs, pools, lake houses, motorcycles, dream sports destinations, cattle, and more.

Good news, we are offering you up to \$300 bonus cash on a PECU Home Equity Loan right now! Scan the QR code below for more info, plus the online application. Need help? Call us at 800-772-1955, or e-mail member@pecutx.org.

- ★ 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
800-772-1955



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 1/15/25. 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

Need extra money? **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-borrower _____, 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 deferral 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: _____

Zogo Learn And Earn



PECU has a community initiative to help people gain more financial literacy. To help achieve that goal, we give you the award-winning financial education app, Zogo for free! How's our community initiative going? PECU is proud to report that our Zogo users have now earned 18 million financial literacy points! That's a lot of extra knowledge.

In addition, our Zogo users have earned thousands of prizes with their points. Prizes are online gift cards from your favorite brands. Brands include Amazon, Apple, Starbucks, Walmart, Target, iTunes, Nike, GameStop, CVS, Google Play, and Domino's Pizza.

Zogo has more than 1,000 financial modules. PECU members from 12-87 years of age have earned Zogo pineapple points.

You can download the Zogo app from the Apple Store or Google Play. You can also get it from our website. Make sure you enter the code "PECU." Learn and earn with Zogo!

Insurance Savings



Many PECU members report saving money through PECU's partnership with TruStage. TruStage protects more than 37 million consumers. You might be surprised at the savings. It's free to compare rates. You can check rates on your property, auto, life, health & AD&D insurance.

To get your comparison started, click "More Info" on the TruStage Insurance area in the middle right section of PECU's homepage. 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.

Transfer Balances To Your PECU Mastercard To Save Money



According to Market Watch, the average American family's credit card debt in the most recent Federal Reserve survey was \$6,120. Furthermore, America's total credit card balance was \$1.115 trillion in the first quarter of 2024. If you carry a balance on your credit card, the interest can tack on hundreds, sometimes even thousands of extra dollars to your debt. A good plan is to transfer balances from your high-rate credit cards to a card with a lower APR. Know your card's interest rate. Lending Tree says the average credit card interest rate in America today is 24.8%. **PECU Mastercard rates are much lower. We have rates that range from 7.99% APR to 12.00% APR.** Our card can save you lots of money. PECU Mastercards have no balance transfer fee, no cash advance fee, no annual fee, zero liability, and generous credit lines. Please call us at 800-772-1955 if you need help transferring a balance. Need a PECU Mastercard? You can apply online anytime on our website.

Get the Apple or Android Version of PECU's Mobile App



PECU's mobile app is fast, safe, and convenient. You can use it to check your balances, pay bills, send money, locate branches, make mobile deposits, get e-Statements, transfer funds, and much more. PECU's mobile app gives you access to PECU any time, any place, and anywhere. **Use the QR code at right to download the Android version. Use the QR code at left to download the Apple version.** Need help installing or using our mobile app? Call Financial Services at 800-772-1955, or e-mail member@pecutx.org.



PECU Has Proudly Served You Since 1952. Here's More About That Year.



1952 was a leap year that started on a Tuesday. In February, the Winter Olympics were held in Oslo, Norway. Over the course of the year, many people that later became famous were born. That includes Dan Aykroyd, Jeff Goldblum, David Hasselhoff, John Goodman, Marilu Henner, Mr. T, Roseanne Barr, and Annie Potts. The highest-grossing film of 1952 was "The Greatest Show On Earth." Billboard's #1 song of the year was "Blue Tango" by Leroy Anderson.

Closer to home, 31 people from what is now TxDOT were present at PECU's organizational meeting in Austin. **The credit union was formed to promote thrift and provide a source of credit among its members.** Now, 72 years later, our Mission Statement is very similar. We want to provide quality financial products and services at the greatest value to our members in a professional and personal manner while maintaining financial strength and stability.

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:

- Claire McGuinness
- Jennifer Soldano
- Catherine DeStasio

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.

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.

10 WAYS CREDIT UNIONS ARE DIFFERENT FROM BANKS

This Learn More About PECU section features key topics related to your credit union. We post all of the Learn More articles on our website. This time, we want to spotlight the difference between credit unions and banks. If you have questions, please contact a PECU Financial Services Representative by calling 800-772-1955 or e-mailing member@pecutx.org.

1. Credit unions are member-owned

Credit unions are not-for-profit organizations that are owned by their members. This means that credit unions are focused on the financial well-being of their members, rather than maximizing profits for stockholders. Decisions are based on helping people, as opposed to a bank's constant need to increase profit to appease stockholders. Profits made by credit unions are returned back to members in the form of reduced fees, higher savings rates, and lower loan rates.

2. Better interest rates

Credit unions typically offer higher interest rates on savings accounts because they have lower overhead costs than banks. This also translates to lower interest rates on loans than banks.

3. Lower fees and less fees

Credit unions generally have lower fees than banks, plus they generally have a smaller number of possible fees. A joint research study by Dartmouth and UC-Davis of consumer bank and credit union account statements found that bank customers incurred an annual average of \$111 more in annual fees.

4. More personalized service and benefits

Credit unions offer more personalized member benefits than banks. Service is the first priority of credit unions. In fact, credit unions have ranked higher than banks for more than 20 consecutive years across financial industry customer satisfaction surveys.

5. Greater say in operations

Credit union members have a greater say in operations than bank customers because they share ownership in the credit union. Members can vote to elect board members who help make decisions about the credit union's strategic direction.

6. Community involvement

Credit unions often provide financial education and outreach to communities. For example, PECU frequently sponsors area youth sports, bands, dance squads, and project graduation events. What's more, PECU gives the award-winning financial education app Zogo free to both members and non-members. We're proud to say that PECU Zogo users have earned 18 million financial literacy points.

7. Cooperative

The cooperative structure of credit unions creates a cycle of mutual assistance for the common goal of the financial well-being of members. One member's savings become another member's loan. All credit unions operate under the motto and business practice of "people helping people."

8. Common Bond

Members of a credit union share a common bond, also known as the credit union's "field of membership." You may be able to join based on your employer, family, geographic location, or membership in a group— such as schools, labor unions, or places of worship.

9. Credit unions save you money

The Credit Union National Association estimates that the more than 139 million credit union members in the United States save around \$8 billion per year over their banking counterparts through better interest rates and reduced fees.

10. Shared branches

A shared branch is a credit union across town, or across the globe, where you can do your PECU business just like you are at your favorite PECU branch location. There are 5,500+ worldwide shared branches. Many PECU members tell us interesting stories about visiting shared branches in other states and even other countries.

Here's An Easy Way To Earn Extra Holiday Money!

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



You can always use some extra money for the holidays. PECU's new Refer A Friend program is an easy way to get it! You can earn \$100, \$200, \$300 (or more). You'll get \$100 for each friend you successfully refer. Each referred friend can also earn \$100. Use your phone to make the extra money. Just send a quick text to refer friends. Get started by choosing "Refer A Friend" from your PECU online Home Account Overview. You can refer as many friends as you want. Scan the code below for more details. Need help? Call us at 800-772-1955 or e-mail member@pecutx.org.

