

1ST QUARTER 2025



www.pecutx.org

Member News

HOME EQUITY PROMO

P.2



Get up to \$300 bonus cash

NEW: We're Proudly Partnering To Present AISD Esports



Do you realize that esports is the fastest-growing sport in the world? According to Exploding Topics, there are now an estimated 285.7 million esports enthusiasts, plus an additional 291.6 million occasional viewers. Esports (electronic sports) refers to the world of organized, competitive video gaming. Unlike traditional sports, esports are virtual events. Like traditional sports, high schools and universities are now fielding esports teams. Many colleges now offer esports scholarships. In Austin, many AISD high schools, plus some AISD middle schools will have esports teams in 2025. PECU is proud to partner with PlayVS, the leading provider of US and Canadian esports leagues, to help AISD esports grow and thrive. PECU's sponsorship helps make it possible for AISD students and schools to compete on the PlayVS platform at no cost. This not only opens doors to competitive gaming, but also fosters critical social and career skills that esports players develop through participation. Stay tuned to our website and digital media network for more information about this exciting new partnership!

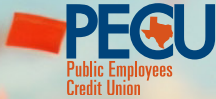
You're Cordially Invited To PECU's Annual Meeting on Monday, March 3, 2025



Please save the date and attend PECU's Annual Meeting on Monday, March 3, 2025. Our Annual Meeting will take place at the Embassy Suites Hotel at 5901 I-35 North in Austin. Attendees will receive 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. Members will cast ballots for three Board positions that are up for election. You'll also hear speeches from the Board of Directors and PECU President Gary Whitcomb. It's a great way to catch up with old friends, meet more members, and celebrate your credit union. We hope to see you there on Monday, March 3, 2025!

BACK COVER: Check out PECU's upcoming Member Appreciation Day promotions!

A PECU Home Equity Loan Could Be Music To Your Ears!



Get up to
\$300
bonus cash!

According to Music Festival Wizard, some of the biggest music festivals in the world are Lollapalooza, Rock In Rio, Coachella, Donauinselfest, and Montreal Jazz Festival. A PECU Home Equity Loan can help you put together the ultimate music festival experience in 2025! But if confetti and concerts aren't your preference, PECU members use Home Equity Loans for lots of other good reasons. This includes home improvements, debt consolidation, weddings, winter getaways, dream vacations, medical procedures, RVs, pools, lake houses, motorcycles, cattle, and more.

Right now, 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, or e-mail 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
800-772-1955



All loans must be closed by 4/15/25. 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.

SAVE & EARN MONEY
IN 2025 WITH PECU!



SAVE ON INSURANCE WITH YOUR PECU MEMBERSHIP



You may have 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 has partnered with credit unions for nearly a century. They work with leading insurance carriers to offer cost-effective coverage that's easy to get and easy to understand. New customers participating in the annual nationwide survey who switched to TruStage's 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.

GET HUNDREDS OF HELPFUL TIPS! YOU GET ZOGO FREE.



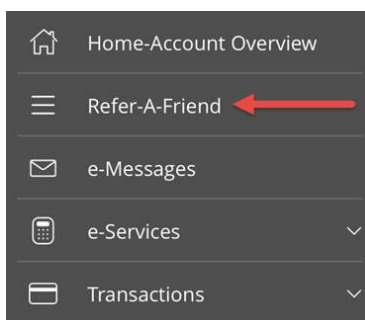
Scan For Apple
Version

You can learn more about saving and managing money, plus get paid to do it in 2025! 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 saving money, budgeting, shopping smartly, 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

YOU COULD EARN HUNDREDS OF DOLLARS REFERRING FRIENDS!



Here's how to earn lots of extra money in 2025. You can get \$100 for each friend you refer to PECU. Each referred friend can also earn \$100. Use your phone to make the extra money. Just send a quick text to refer friends. Choose "Refer A Friend" from your PECU online Home Account Overview. Scan the code at right for more details. Need help? Call us at 800-772-1955. You can also email member@pecutx.org.

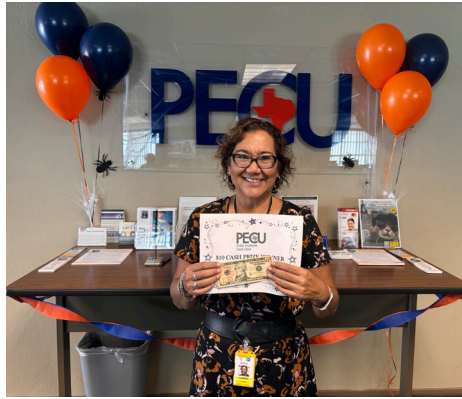


SAVE BY USING YOUR PECU MASTERCARD



The Government Accountability Office says American credit card debt has reached a new record high. The credit card you use is a very important decision. It can mean hundreds of dollars of difference each year. Did you know that 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. What's more, if you need some extra cash, the PECU Mastercard has no cash advance fee. The APR for the PECU Mastercard is as low as 7.99%. That's far below the national average APR of 23.37% for new cards as reported by the Federal Reserve. The PECU Mastercard can save you lots of money, especially when you carry a balance on your card. Apply online at any time.

Thank You For Celebrating PECU's 72nd Birthday With Us



Here are some of the many PECU Birthday cash prize winners (l to r): Joanna & Rick Decrescenzo, Carmen Cullers, and Deon Collins.

Scan To Download PECU's Mobile App



You can use PECU's mobile app to check your balances, pay bills, send money, locate branches, make mobile deposits, get e-Statements, transfer funds, and much more. It's safe, fast, and convenient. Get access to PECU any time, any place, and anywhere through our mobile app. 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.



Establish Credit With PECU's Fast Track Mastercard



Establishing credit can be tough, especially when you're just starting out. PECU's safe and secure Fast Track Mastercard can help. 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 it's 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@ cud.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
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

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.

WHAT'S THE DIFFERENCE BETWEEN A JOINT OWNER, AUTHORIZED SIGNER, POWER OF ATTORNEY & BENEFICIARY?

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 a joint owner, authorized signer, power of attorney, and beneficiary. If you have questions, please contact a PECU Financial Services Representative by calling 800-772-1955 or e-mailing member@pecutx.org.

JOINT OWNER

- The primary owner of the account (member) can give a person ownership of the funds in an account by adding them as a joint owner to their account.
- Has full access to all funds in the account in which they are a joint owner.
- Can deposit their own funds into the account.
- All of PECU's joint accounts are "joint with the right of survivorship" which means upon the death of one of the owners, the funds belong to the surviving owner.

AUTHORIZED SIGNER (CONVENIENCE SIGNER)

- The primary owner of the account (member) can give a person authorization to access the funds in an account by adding them as a signer to their account.
- Has full access to all funds in the account in which they are a signer, but they do not own the funds. They are acting on behalf of the member.
- Cannot deposit their own funds into the account on which they are a signer.
- All access to the funds stops on the date of the primary owner's death.

POWER OF ATTORNEY

- The primary owner of the account (member) can give a person authorization to access the funds in an account by adding them as a power of attorney.
- Has full access to all funds in the account to which they are power of attorney, but they do not own the funds. They are acting on behalf of the member.
- Cannot deposit their own funds into the account on which they are power of attorney.
- All access to the funds stops on the date of the primary owner's death.

BENEFICIARY

The owners of an account can name a payable-on-death (POD) beneficiary or beneficiaries. Upon the death of the last account owner, ownership of the account shall be divided equally among all surviving beneficiaries that have been added.

FEBRUARY IS MEMBER APPRECIATION MONTH AT OUR ROUND ROCK BRANCH

Special Event: FRIDAY, FEBRUARY 7, 2025

\$500

GIVEAWAY

iPad

GIVEAWAY

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



PECU's Round Rock branch will host the event!



*Based on your good credit, take .50% off the current PECU auto loan rates on 2/7/25. Rates, terms, and conditions subject to change. Contact PECU to verify your promotional rate.

ADDRESS: 15800 RM 620 NORTH (78717)

Promotions Available In Round Rock All During February

\$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 February, 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 Round Rock branch. See website or contact PECU for details.

\$25

All during February, 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 our Round Rock branch. See website or contact PECU for details.

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