

Membership Matters



Enhancing the Lives of our Member-Owners



FALL 2018

Simplify the Holiday Season

Use your Piedmont Advantage **VISA**[®] Platinum Rewards Card and earn points towards vacations, gas, groceries and more! Don't have a Piedmont Advantage **VISA**[®] Platinum Rewards Card? Apply now at pacu.com and receive a special 3.9% APR* on both purchases and cash advances until June 2019! And remember, no foreign transaction or balance transfer fees.

*APR=Annual Percentage Rate

1 Offer applies to new Piedmont Advantage Platinum or Platinum Rewards cards opened on or before 11/30/2018. Special fixed 3.9% APR will be in effect for all card transactions and balance transfers until the cardholder's June 2019 statement cycle. After that time, finance charges on the cardholder's account balance and all subsequent card transactions and balance transfers will be calculated using the cardholder's risk-based APR disclosed at account opening, currently as low as 9.9% APR for Platinum and as low as 10.9% for Platinum Rewards.

Easy, wherever you are.

Two Great Options!

7-Month CD

1.89% APY*

21-Month CD

2.55% APY*

Call us at **800-433-7228** or visit your local branch.

*APY = Annual Percentage Yield. Require a minimum opening deposit of \$1,000 in new money (no internal transfers of funds to open these CD specials). Early withdrawal penalty may apply and withdrawals may reduce earnings. Terms subject to change without notice. All regular terms apply. 1 APY is 1.89% with a dividend rate of 1.872% and at maturity will auto-renew for 12-Months. 2 APY is 2.55% with a dividend rate of 2.518% and at maturity will auto-renew for 24 months. Call 800-433-7228 to learn more.



Photos from our award-winning Retirement Income Planning Seminar

You Asked for It. HSAs are Here.

Health Savings Accounts (HSAs) are now available through your credit union. An HSA is a great solution for individuals with a high-deductible health plan, or as a benefit for small businesses to offer to employees. Begin saving monthly for future medical expenses and roll over unused balances each year. Unlike Flexible Spending Accounts, HSAs follow you (ie: change employment) and you will earn interest with as little as \$100. An HSA not only helps you get ahead of rising health care costs, it also provides a tax-advantaged way to save. Call us at 800-433-7228 for more information.

Easy Access. Less Stress.

As you make your plans for holiday travel, remember that you have surcharge-free access to a network of nearly 30,000 ATMs across the country! Use the Advantage Access mobile app or visit co-opcreditunions.org. Flying through Charlotte Airport? Use any of the ATMs in the airport and we'll refund your fees! Easy access. Less stress.

2019 Members Come First Scholarship Accepting Applications Now

The 2019 scholarship application portal is now open for highschool seniors. Visit pacu.com to apply for 1 of 5, \$1,000 college scholarships. Application deadline is February 1, 2019.

Win the Ultimate Superbowl Experience!

Use your Piedmont Advantage **VISA**® Platinum or Platinum Rewards credit card for a chance to win the Ultimate SuperbowlLIII Fan Experience. Contact us for full terms and conditions.

Hurricane Florence Relief

Many of you have been affected by Hurricane Florence. We have established a one-stop resource to make getting you the help you need simple and easy. Please call our Hurricane Florence Assistance Hotline at 1-800-433-7228, option 8, for help.

PHONE
800.433.7228

CLICK
PACU.com

EMAIL
callcenterteam.pacu.com

FIND AN OFFICE NEAR YOU
Visit PACU.com for locations



5,600+ Shared branches nationwide, including 100+ in NC • 30,000+ Surcharge-free ATMs nationwide
24 Hour online/telephone account access • Loan applications by phone or online

This credit union is federally insured by the National Credit Union Administration and is an Equal Opportunity Housing Lender. Nationwide Mortgage License System & Registry ID #686550.

