

Membership Matters



SPRING 2018

Enhancing the Lives of our Member-Owners

MAKE YOUR HOME WORK FOR YOU WITH A HOME EQUITY LINE AT 2.99% APR¹ AT PIEDMONT ADVANTAGE

Membership at Piedmont Advantage offers so many benefits. Come home to one of our best yet – an incredible introductory rate on a Home Equity Line of Credit. You can use it to finance just about any life expense and lock in a fixed intro rate of 2.99% APR for 12 full months. With rates predicted to keep climbing, enjoy peace of mind knowing your new 2.99% APR is fixed for an entire year. Afterwards enjoy a variable rate as low as Prime + .50%, currently 5.25% APR .

Home improvements. Tuition. Debt Consolidation. Weddings. Life is full of goals and expenses. With a Piedmont Advantage Home Equity Line, you can get the affordable cash you need to meet any life goal – any time you need it. You can even use it as a safety net as protection for unexpected expenses. It's your home's equity – and your call how to use it.

¹ APR = Annual Percentage Rate. The 2.99% fixed APR is valid for the first 12 months. After 12 months the regular variable APR for a Piedmont Advantage Home Equity Line becomes effective. Maximum line amount eligible for the 2.99% fixed APR is \$100,000. Minimum credit score of 650 required. Other rates and terms available. Offer valid on new lines only. Not valid for refinance of loans currently held by Piedmont Advantage Credit Union. ² As of 3/22/2018 this APR ranges from 5.25% to 9.25% and is determined by your creditworthiness and ability to repay. Rates are variable, based on Wall Street Journal Prime (4.75% as of 3/22/18) and are subject to change at any time without notice. Floor / ceiling rates of 5.00% / 18% apply. Home Equity Line: To be secured by a first or second mortgage lien on your home, which must be one-to-four family residential real estate. Minimum line amount \$10,000. Offer not available for rental properties, modular homes, or manufactured homes. Flood and/or property hazard insurance may be required. All loans subject to credit approval.

HOLY JET - FEE FREE ATMS AT CLT!

To show our members at Charlotte Douglas Airport that we value your membership, we are now refunding up to 5 ATM fees per month for members who use Bank of America ATMs at Charlotte Douglas Airport. This gives you the freedom to use the ATMs that are located in the area of the airport where you work or are waiting to catch your flight, fee free!



MONEY SMART WEEK WITH US!

Money Smart week is April 21-28. This week represents a national education campaign designed to help consumers better manage their personal finances. Piedmont Advantage puts value in educating our communities about smart financial decisions no matter your current financial situation. **Join us on April 24th, for our Raising a Money Smart Kid Webinar.** Help your children and grandchildren get a head start on being a money smart adult! To register for this webinar, and to check out our other educational sessions, visit our Member Education Corner at www.pacu.com.

Enhancing the lives of our member-owners by providing a 'can-do' culture of quality products and caring solutions.



ANNUAL MEETING AND ELECTION OF DIRECTORS

Tuesday, May 22, 2018 | 5:30 pm

at Maple Chase Golf & Country Club
5475 Germanton Road
Winston-Salem, NC 27105

* NOTE CHANGE OF LOCATION

Please RSVP no later than
May 15, 2018 to pbrown@pacu.com
or 336.744.8506.

The nominating committee has nominated the following members:

Justine Lerch - Director

Ms. Lerch retired from a career in education as a teacher, principal and district administrator in the New Hanover County School System. She was also as a part-time instructor and mentor at UNC Wilmington.

Ms. Lerch holds a Master's Degree and advanced certificates in Education from Duke University. She resides in Wilmington, NC.

She has served on the Board of Directors for the North Carolina Symphony, Junior Achievement, Lower Cape Fear Historical Society, Chamber Music Wilmington, and her Homeowners Association. She is a Stephen Minister and has assumed many leadership roles in her church.

She previously served on the Executive Committee of the Board of Directors for

Hanover Federal Credit Union, until the merger with Piedmont Advantage in 2014. Ms. Lerch serves on the HR and the Supervisory Committees.

Steve Gilliland - Director

Mr. Gilliland is a member of the Speaker Hall of Fame; a bestselling author of five books, and has been recognized as one of the top 10 motivational speakers in the world. He was named Author-of-the-Year for his book *Enjoy The Ride*, and is also a featured comedian on SiriusXM Radio's Laugh USA and Jeff & Larry's Comedy Roundup.

Mr. Gilliland joined the Board in 2015 and currently serves on the Marketing Committee.

Darren Cranfill - Director

Mr. Cranfill is an attorney with his own practice, Darren S. Cranfill Attorney At Law, PLLC. His practice includes residential and commercial real estate, wills and estates, incorporations and minor criminal matters. He graduated from Elon College with a BS Degree in Business Administration. He received his Juris Doctor degree from Wake Forest School of Law.

Mr. Cranfill, currently serves as a Calvary Day School Varsity Tennis Coach. He has volunteered with Senior Services Meal on Wheels, and served on the Village of Clemmons planning board.

Mr. Cranfill joined the Piedmont Advantage Board of Directors as an Associate Director in 2015. He currently serves on the Supervisory Committee.

** Each nomination is for a three year term.*

INCREASE YOUR TAX REFUND - WIN CASH!

April is tax time, and while many Americans look forward to receiving their returns, some don't have a plan for how they are going to use it.

We have the solution for you. Save to Win! The Save to Win account is a 12 month Certificate of Deposit with a \$25 opening deposit, and for every \$25 you deposit, you get an entry in to that month's drawing for cash prizes! You will also qualify for the \$5,000 annual drawing! Save your money, earn interest and possibly win more! Call 800.433.7228 or visit your nearest branch to sign up today!



HOLIDAY CLOSINGS

Memorial Day
Monday, May 28th

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800.433.7228

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15,600+ 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.

