

# Membership Matters

At the Members Come First Award presentation, President and CEO, Judy Tharp (right) awards winner, Jan Duggins (left), a staff member who goes above and beyond to live our mission, vision, and core value.



## Enhancing the Lives of our Member-Owners



### Give Yourself a Head Start in 2019!

WINTER 2019

Five great ways to spend and save an income tax refund.

- 1. Open an emergency account.** A tax refund is a great start for an emergency account. Experts recommend between three to six months' worth of living expenses.
- 2. Invest in yourself.** Open a Save to Win account and earn an entry to win more money every time you make a deposit over \$25!
- 3. Pay down high interest loans and lines of credit.** The earlier you pay off these credit lines, the more money you can keep in your pocket. Contact us for more information on fixed rate debt consolidation options, or take advantage of our nonvariable 4.9% APR VISA balance transfer option!
- 4. Plan ahead.** Buy the life insurance you need but couldn't afford. Or head off expensive health care costs by opening a Health Savings Account. We offer both! Give us a call to discuss your options.
- 5. Invest in others.** Did you want to make a donation during the holidays but didn't have the funds? There's no time like the present. You will make a positive impact on someone else, and you'll feel great about it! And it could be tax deductible.\*

### 2019 Scholarship is Open

We are pleased to announce we are currently accepting applications for the 2019 Members Come First Scholarship Program! The scholarship was created to invest in the future of our members and in the communities they call home. Five \$1,000 scholarships will be awarded in college scholarship funds. The program is open to any member who is a high school senior and has been accepted into an accredited college or university. Go to [www.PACU.com](http://www.PACU.com) for information and to apply. Application deadline is February 1, 2019.

### New and Improved Website!

Check out your new and improved Piedmont Advantage website! The new website is now

- Searchable
- Easy to navigate
- Device Responsive
- ...and so much more!

Discover new information about your credit union and enhance your membership experience!

Visit [pacu.com](http://pacu.com) and start exploring today!

Contact us today at 800-433-7228 for more information on any of the tips listed above.

\*Consult your tax professional. \*\*See following page for details.

WISHING OUR MEMBERS A

joyful & prosperous

NEW YEAR.

## Annual Meeting

### Date Announced and Nominating Committee Selected

Piedmont Advantage Credit Union's Board of Directors has announced that the 70th Annual Membership Meeting will be held on Tuesday, April 16th, 2019. The location will be announced on our website soon. The board also appointed the following members to serve on the 2019 Nominating Committee: Justine Lerch (Chairman), Steve Gilliland and Darren Cranfill. The committee is responsible for nominating at least one candidate for each vacancy created by the directors whose terms will expire in 2019. The terms of three (3) directors are expiring. Any member who has interest in seeking a nomination must notify the committee by letter before Friday, February 15, 2019 at the address below. Nominations for the board of directors can be made by petition which requires the signatures of at least 2% of the total membership: Piedmont Advantage Credit Union Attn: Justine Lerch, Nominating Committee Chairman 3530 Advantage Way Winston-Salem, NC 27103.

## 4.9% APR VISA® Balance Transfer Offer\*

A great holiday sometimes means a great big bill in January. We are here to help! Possibly lower your monthly payment and save money on interest. Make a balance transfer to your Piedmont Advantage VISA Platinum or Platinum Rewards credit card between 1/2/2019 and 3/31/2019, and lock in 4.9% APR on your transfer until January 1, 2020!

It's easy, and you'll save money! Call us at 800-433-7228, or visit [pacu.com](http://pacu.com), to get started!

\* Finance charges on balances transferred from other lenders to one's Piedmont Advantage Platinum or Platinum Rewards Visa card between 1/2/19 and 3/31/19 will be calculated at a non-variable 4.9% APR until 1/1/2020. After that time, finance charges will be calculated using the cardholder's risk-based APR disclosed at account opening. Piedmont Advantage is not responsible for any charge owed to a creditor because a payment wasn't applied by a specific date. Piedmont Advantage reserves the right to decline any balance transfer request.

## Upgraded Phone System

You asked. We answered.



If you have called recently, we are sure you noticed improvements in our phone system. If you haven't, try it out! Call us at 800-433-7228. Need to speak to a specific department? No need to wait for a Member Service Representative to transfer you. Now, you can select the department you need directly from our main menu. Waiting for a Member Service Representative? Enter your phone number and we will hold your place in line and call you back when it's your turn! It's that simple. Get back to what's important.

**Smarter, better, faster.**

## HOLIDAY CLOSINGS

New Year's Day  
Tuesday, January 1

Martin Luther King Jr. Day  
Monday, January 21

Presidents' Day  
Monday, February 18

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.

