



Indirect Lending Program: Membership Eligibility

To become a member of any credit union, you need to have a common bond with the other members. When purchasing a vehicle through one of our Preferred Dealers, you can qualify to become a member of Piedmont Advantage in one of the following ways:

- **Local**

At Piedmont Advantage, we have a Community Charter, which means if you live, work, worship or attend school in the North Carolina counties of Davie, Forsyth, Guilford, Iredell, Mecklenburg or Rockingham, you are eligible to become a member.

- **Family**

You also can qualify for membership by being an immediate family member of a current Piedmont Advantage member. Members of the immediate family include:

- Persons who live in the same household and are related by blood, adoption or marriage
- Children and their spouses
- Parents
- Spouse's parents
- Siblings and their spouses
- Spouse's siblings and their spouses
- Grandparents and grandchildren

- **Employer**

If you are employed by one of our many employer companies, you are eligible to join. For a listing of these employers, go to <https://www.pacu.com/SEG>.

- **Associational – For residents who live in the North Carolina's counties of Surry, Stokes, Caswell, Alamance, Randolph, Davidson, Rowan, Cabarrus, Union, Gaston, Lincoln, Catawba, Alexander, Wilkes or Yadkin**

If you are a resident of one of the aforementioned North Carolina counties, but are ineligible for membership under one of the qualification methods set out above, you can qualify for membership if you become a member of the Carolinas Credit Union Foundation as a "Friend of the Foundation."

Membership in the Carolinas Credit Union Foundation is at no cost to you and doesn't require an additional application. Just fill out the Piedmont Advantage membership application and select "Associational Member" as your qualification for membership; and we will process your Friend of the Foundation membership, along with your Piedmont Advantage membership. As a Friend of the Foundation, you will receive email communications from the Carolinas Credit Union Foundation.

About the Carolinas Credit Union Foundation: In the last five years, nearly \$7.5 million has been distributed by the Carolinas Credit Union Foundation as disaster relief, hardship assistance, educational programs and grants, academic and needs-based scholarships and non-profit grant support. As the credit union industry's partner in philanthropy, the Foundation is building on the values embraced by credit unions and uniting resources toward the greater good. Go to <http://carolinasfoundation.org/friend> for more details.