

# Membership Matters

## Board of Directors

The Piedmont Advantage Board of Directors represents the history and tradition of the credit union as well as a commitment to the members and communities we serve.

Directors are volunteers and serve without compensation; so their time, talent and knowledge are shared with the credit union as a labor of love.

Tom Mekis  
Chairman

Mark Saunders  
Vice Chairman

Diana Santos-Johnson  
Secretary

Mark Linville  
Treasurer

Darren Cranfill  
A.J. Eaker  
Howard Henry  
Justine Lerch  
George Price

Jeff Reynolds  
Associate Director

Ramon Hoots  
Director Emeritus

John Reece  
Director Emeritus

Gene Sharp  
Director Emeritus

Jim Taylor  
Chairman Emeritus

## Supervisory Committee

The Supervisory Committee ensures the Board safeguards assets and management complies with the organization's established policies. Committee members also are volunteers. Their gift of time demonstrates a commitment to the credit union's success.

A.J. Eaker  
Chairman

Toni Douglas  
Secretary

Mary Vitale

## A Message From Our President & CEO Dion L. Williams

Fall is my favorite time of the year. I enjoy the cooler weather, the start of football season and everything this season brings to our PACU members and community.



### Annual Meeting

It was this time last year that we celebrated our 75th anniversary at our Annual Meeting. Whether it's a milestone anniversary or not, the Annual Meeting is always a treat. It's a time to celebrate you, the members of PACU.

Thank you for allowing us to serving you. If you were not able to attend this year's meeting, we encourage you to attend next year. It's a time of good food, fellowship, hearing about what's been happening at PACU and a look ahead.

### Upcoming Events

We've also celebrated some Member Appreciation Days in the month of September. Similar to the Annual Meeting, but less formal, it's also a time of celebrating our member-owners with food, fellowship, and welcoming your questions and feedback. There's one Member Appreciation Day that we've put off until December 11th for a very good reason! That date is going to double as the grand opening celebration of our new location at 5610 University Parkway. As noted in the previous newsletter, we're relocating the current branch on Home Road just down the street. You'll enjoy the same convenient access in a branch that's a much better size for our needs.

In October, rather than taking a day off on Columbus Day, we recognize it as "Simply Service® Day" at PACU. Our staff partners with organizations in the communities we serve and we spend the day serving. From cooking to cleaning to yard work to making luminaries and more, our commitment to serving extends beyond our members to the communities where our members live, work, worship and go to school. It's truly rewarding and one of my favorite activities of the year.

### Giving Back During the Holiday Season

On December 2nd, the PACU Foundation celebrates Giving Tuesday. This is the day when we bring in charities from the communities we serve to distribute funds raised by the foundation during the year. This year marks the 5th anniversary of the PACU Foundation and we've raised and distributed \$100,000 since that time to support financial literacy, education and training, and disaster and emergency assistance for residents overcoming financial hardship throughout the Triad and Charlotte communities. In honor of its 5th anniversary, we've challenged ourselves to raise and distribute \$50,000 this year alone and we're getting really close to achieving that goal!

### Community, Serving, Belonging

All of these moments of meetings, appreciation days, community service and giving back remind me why the season is special. They reflect the heart of who we are at PACU. Community, serving and belonging are the reason we exist and why I find joy in serving our membership.

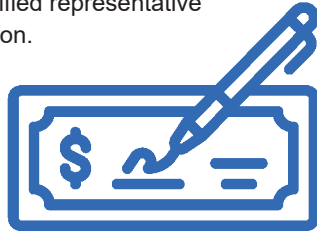
## Recent Executive Orders to Halt Use of Treasury Checks and Aim to Reduce Fraud Associated with Paper Checks

Executive Order 14247 states that you will no longer get paper checks for federal disbursements like benefit payments and tax refunds.

Instead, the federal government will use electronic, centralized payment methods such as direct deposit, debit and credit card payments, digital wallets, real-time payment systems and other modern electronic payment options.

EO 14249 further aims to prevent fraud associated with paper checks by implementing stronger guidelines for pre-certification for disbursements.

However, be aware that this might allow fraudsters to impersonate Treasury officials and try to steal your personal details by claiming to need to update your account or personal information. Always make sure you're speaking with a verified representative before sharing any personal information.



### Shipping Fees

Due to rising shipping costs, starting on November 1, 2025, PACU will no longer impose a flat fee for expedited shipping or international shipping of paperwork, documents, checks or replacement debit cards.

Members requesting expedited or international shipping will be responsible for paying the actual shipping cost charged by the carrier in addition to any other fees associated with the request.

### Stay Vigilant Against Fraud!

Be cautious as fraudsters often send text messages pretending to be from financial institutions. Stay vigilant and safeguard your information! If you receive a text claiming to be from PACU, contact our Member Relationship Team at 800.433.7228 to verify its legitimacy before sharing any details or replying. Remember, never disclose personal information or respond to these scam texts.

## I Love My Credit Union Day

On July 25, PACU members and teammates came together to celebrate ***I Love My Credit Union Day*** by showing appreciation with goodies, tasty snacks and selfie stations!

We also heard the “credit union love stories” of many of our members, like Miyah D., who shared that she loves PACU because “it is truly people over profit! I’ve experienced firsthand how committed they are to helping members succeed, not just financially but in life. That sense of community and trust is something you don’t find everywhere, which makes me honored to be a part of it.”



Advantage Way team members celebrating I Love My Credit Union Day.

Either working at or being a member of credit unions ourselves, we know the difference that credit unions have on our communities.

At PACU that means providing better rates and reinvesting in technology and systems to create more efficient banking processes. Additionally, we honor our not-for-profit cooperative nature by hosting staff-wide volunteer days and supporting our PACU Foundation, which donates to area charities helping families overcome financial hardship.

We love our credit union for many reasons, and we are encouraged that our members feel the same way. We can’t wait to celebrate an even bigger and better ***I Love My Credit Union Day*** next year!

## Member Appreciation Days

Beyond the headlines and bold print, there’s you. The members, the stories and the small moments that make a big difference.

A few months ago, we hosted our first Member Appreciation Days of the year at our Eden and Greensboro branches.

We didn’t just bring snacks and swag. We brought our ears and our hearts. And our members?

They shared their stories.

Stories about how a branch teammate helped them rebuild credit, save for retirement and work through a life-changing event. Throughout the day, members shared how they feel seen, heard and understood in ways that haven’t been before at a financial institution.

What did every conversation have in common? Trust. Not the kind you get from endless billboards and slick ads, but the kind you earn, one discussion at a time.

These events didn’t just feel rewarding.

They delivered value. Remember, belonging doesn’t happen by accident. It happens on purpose.



State Senator Phil Berger talking with PACU President & CEO Dion Williams, COO Sandy Milton and representatives from Carolinas Credit Union League at our Eden Member Appreciation Day.

# Mark Your Calendars For These Upcoming Events!

## Thursday, October 16th

### Shred Day

Our Advantage Way branch in Winston-Salem is hosting a Shred Day!

So, gather your stacks of old bills and documents you've been waiting to get rid of and join us for our joint Shred Day and celebration of International Credit Union Day!

### International Credit Union Day

While you're shredding documents at our Advantage Way branch, join our celebration of International Credit Union Day!

This year's International Credit Union Day theme: "Cooperation for a Prosperous World."

Frequent one of our other five branch locations? Don't fret!

All of our PACU branches will also be celebrating ICU Day with refreshments and free goodies.

## Saturday, October 25th



Join us at Jim Shaw ACE Academy's Skybound Flight Festival on Saturday, October 25th, at Forsyth Tech Mazie S. Woodruff Aviation Lab in Winston-Salem!

We are thrilled to be a presenting sponsor for this free event which will have food trucks, a raffle, aviation exhibitions and more!

## Thursday, December 11th

### New University Branch Location

We are excited to announce the joint Grand Opening and Member Appreciation Day at our new University branch, located at 5610 University Parkway, Winston-Salem.



Join us for an all day celebration with an official ribbon cutting, refreshments and conversations with our President & CEO Dion Williams, COO Sandy Milton and University Branch Manager April Young.

We can't wait to see you there!

