

The CU Press



News & Information for Members of

PIAS
Credit Union



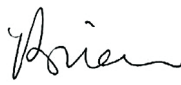
***WARNING:** Reading this may help you improve your financial health!

Fall 2009

From the Manager...

Whether it's the financial crisis or end-time prophesy, crime seems to be increasing...and cyber crime in particular. This past summer, a large hoax happened at a bank in Kentucky (click [here](#) for the story), even though they supposedly used the latest and most sophisticated online security measures currently available. Please remember to always protect your personal information. Common sense goes a long way, but don't be afraid to ask lots of questions when you're solicited over the phone or computer and be mindful that this old world isn't a nice place sometimes. Everyone is not your friend (remember, you will know them by their "fruit"). Unfortunately, skepticism can be a good thing in this economic crisis, so don't be ashamed to practice a little self-preservation and personal safety when it comes to people posing as friendly salesmen. We will never call or e-mail you to ask for your personal information (social security number, account number, etc.) because we already have it. You may be asked to confirm some of it if you call us or come in, but it's only for your protection. If you have any questions...about anything...please, don't hesitate to call us. We're here to help.

As always, thanks for your patronage and support.


Manager/CEO



Checks No Longer Drawn On Regions Bank

In an effort to be more efficient, please be aware that we have closed our account at Regions as of August 25th and that checks you pick up here or are mailed to you will no longer be cashed by them unless, of course, you already have an account with them. If you do not have a checking account at *any* bank or credit union that will cash our checks, see 'Open a Free PIAS CU Checking Account' on the next page.



Home Loans and Refi's

Through our exclusive partnership agreement with the Mortgage Resource Center/Greentree Mortgage, we now offer home mortgages. And we believe you'll be impressed with their different programs and personal service. They also offer help to preserve home ownership and prevent foreclosures. Just call us and we'll hook you up!



Skip-A-Loan Payment... (not just during the Holidays!)

For those of you that have loans with us, how would you like to have a little extra cash during these difficult economic times? If your answer is "yes," just fill out the Skip-A-Loan Payment Agreement (see your Company CU Rep or call us and we'll fax or e-mail one to you) and get it to us. We'll put your next normal payroll-deducted loan payment(s) in your share or checking account, whichever you prefer, and you'll have some extra cash...for whatever. Or, if you mail your payment(s), you can just skip the next one due after we approve your agreement. You must qualify to participate, so call us if you have any questions.



Virtual Branch: Try It, You'll Like Love It!

Virtual Branch, our 24/7 home banking "credit unioning" product, is always ready to give you information on your PIAS CU accounts. If you haven't signed up yet, you're missing a great service...and the most member-requested in our history. Click on it on our **Home** page and sign up today. It's awesome!

This Quarter's Famous Quote:

Now listen, you who say, 'Today or tomorrow we will go to this or that city, spend a year there, carry on business and make money.' Instead you ought to say, 'If it is the Lord's will, we will live and do this or that.'

- James 4:13, 15

PIAS Credit Union

305 Plus Park Blvd.
Nashville, TN 37217-1005

Office Hours:

Mon. - Fri., 8:00 a.m. - 4:00 p.m. Central Time

Phone: (615) 360-9951 or (800) 264-4655

24-Hour TellerLine: (800) 388-8380

Fax: (615) 360-9954

E-mail: info@piascu.org

Website: www.piascu.org

Staff:

Brian Dever, Manager

Betty Epps & Kelly Aulidge, Member Services Officers

TellerLine, Our 24-Hr. Phone Audio Response Service

If you aren't using this, you can find the brochure (with application) along with some others on our **Services** page. You must mail, fax or bring in the application before you can be approved to use the service. We will assign your initial PIN and then you'll be able to pick your own from the menu. It's a wonderful service because you can check your balance(s), transfer funds and see which checks have cleared, all by phone, 24/7. You can even make a loan payment from one of your other PIAS CU share accounts. For more information just give us a call during normal office hours (8am – 4pm Central Time).



Open a Free PIAS CU Checking Account

Our checking accounts have no monthly fees, no minimum balance requirements, offer unlimited transactions and 24/7 online and telephone account access, and also come with a free VISA check card. But, probably the best part is...



...You Can Get Cash Surcharge-Free From the CO-OP ATM Network

If you're using payroll deduction to put money into your account here at the credit union, you can use *Virtual Branch* or *TellerLine* to transfer money 24/7 from any of your share accounts to your *free* share draft (checking) account and then use one of 28,000 *surcharge-free* CO-OP Network ATMs to withdraw the amount of cash you need. No more having to call us during normal business hours to get a check "snail mailed" to you. It's that easy! See the ATM Locator link on our **Home** page to find a convenient ATM near you.

You Can Now Re-Order Your Share Draft Checks Online

Through our partnership with *Liberty Check Printers*, you can now re-order your checks on our Web site. No more submitting paper orders by mail or in person and no more faxing the information to us. Call for details. It's great new service that's convenient, easy and secure!

Remaining CU Holiday Closings in 2009

Our office will be closed:

- **Thursday & Friday, November 26th & 27th** for Thanksgiving
- **Thursday & Friday, December 24th & 25th** for Christmas (Christ's birth)
- **Friday, January 1st, 2010** for New Year's

