

# The CU Press



News & Information for Members of

**PIAS**  
Credit Union



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

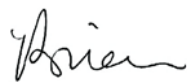
Summer 2008

## From the Manager...

No matter where you are or what time it is, you can transact business with us. Of course, our regular office hours are 8:00 a.m. to 4:00 p.m. Central Time, Monday thru Friday, and you can always get a live person on the phone usually by the second ring if you call. But we also offer 24/7 service by computer with **Virtual Branch** and by phone with **TellerLine**. No, you can't request a check when we're not here, but you can apply for our ATM/Debit card and get surcharge-free cash by using the CO-OP Network. And cash is always better than a check. See the **Home** page for a link.

If you're having trouble meeting your financial obligations in these unprecedented economic times, please give us a call. We're here to help you and in today's economy it pays to recognize and act on problems early on. Don't put off talking to creditors about a problem you're having. They'll appreciate you being pro-active...and so will your credit score down the road. If you procrastinate, it could be too late for help.

Have a GREAT (and safe) rest o' the summer!

  
Manager/CEO

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

**Virtual Branch**, our 24/7 home '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!



## Home Loans...

Through our exclusive agreement with the Mortgage Resource Center/Greentree Mortgage, we now offer mortgages. See the insert in this quarter's statement or go to our **Services** page for a link. Or just call (800) 687-4160 and tell 'em you're a member of PIAS Credit Union. We believe you'll be impressed with their efficient service.



## 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.



## Get Cash Surcharge-Free From the CO-OP ATM Network

If you're using payroll deduction 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 our 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 for a convenient location near you.

## This Quarter's Famous Quote:

*Good people  
do not need laws  
to tell them to  
act responsibly,  
while bad people  
usually find a  
way around  
the laws.*

- Plato

### 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) 388-8580

Fax: (615) 360-9954

E-mail: [info@piascu.org](mailto:info@piascu.org)

Website: [www.piascu.org](http://www.piascu.org)

#### Staff:

Brian Dever, Manager

Betty Epps & Kelly Aulidge, Member Services Officers

## You Can Now Re-Order Your Share Draft Checks Online

Through our new 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!



## Great Credit = Great Loan Rates & Great Service

If you have a car or truck (or motorcycle or boat) financed at a finance company or bank (GMAC, Ford Motor Credit, Fifth Third Bank, etc.), let us try to lower your interest rate and/or your payment. Our current auto rates are still below market, so we can refinance your loan(s), put 'em on payroll deduction and you never have to write a loan check or buy a stamp to mail it again. You can even wait 60 days to make your first payment! **Our terms are VERY flexible**, too. Want your payment to be a nice round number, like \$300.00 instead of \$309.47? We can also finance for an odd number of months (55, instead of 48 or 60) to get your payment where you want it. Give us a call. We specialize in refinancing and would love to try to help you!



## Transfer Your Balances to Our VISA Credit Card, FREE!

The PIAS Credit Union VISA credit card offers competitive interest rates when you transfer your balance(s) from other cards. And the transfer is FREE! Unlike other financial institutions, we DO NOT CHARGE FEES TO MOVE BALANCES, so you'll be saving on both interest rates and fees! And it's easy. Apply online at [piascu.org](http://piascu.org). Or contact our member service reps at (888) 415-6154 for more info. We also offer the Platinum Preferred program.



## CU Holiday Closings in 2008 Announced

We will be closed on:

- **Friday, July 4th** to celebrate Independence Day
- **Monday, September 1st** for Labor Day
- **Thursday & Friday, November 27th & 28th** for Thanksgiving
- **Thursday & Friday, December 25th & 26th** to celebrate Christmas (Christ's birth)
- **Thursday & Friday, January 1st & 2nd** for New Year's, 2009

