

The CU Press

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

The Newsletter for Members of **PIAS Credit Union**

2007
Fall

From the Manager...

I hope everyone's school year has started out safe and with a good attitude...and with plenty of money in the budget. If not, remember, we make loans to help with the purchase of autos, clothes, tuition, books, computers and anything else needed to make your daily life easier. All we need to start the process is a completed loan application and your most recent pay stub. We make unsecured loans as small as \$200, so don't think all we care about is large loans. We're here to help you deal with life's financial challenges...on your terms.

Virtual Branch, our new internet banking product (see our Web site – piascu.org - to sign up), is proving to be very popular, thanks to a lot of you! It will allow you to see all of your balances and account histories, transfer funds, make loan payments and a whole lot more. Also, try this: transfer money from your PIAS CU share (savings) account to your PIAS CU share draft (checking) account and by the time you get to an ATM (hopefully, a surcharge-free CO-OP one – see next paragraph - or one of many in the Dyersburg, TN area), you can use your PIAS CU VISA debit card to withdraw the cash. It's *that* simple! No waiting on a check in the mail or even having to use the phone to call us. *Virtual Branch* even has saving and loan calculators. Check it out!



As we announced last quarter, you can now use your PIAS Credit Union VISA debit card to get cash at any of CO-OP Network's 25,000 surcharge-free ATM machines. See the ATM locator link on our Web site and just follow the directions to see where the most convenient no-surcharge machines can be found. Or, simply call us during normal business hours if you need assistance. We're more than happy to help!

As always, we appreciate your patronage and support!

A handwritten signature in cursive script, appearing to read 'Brian'.

Manager/CEO

Register For International CU Day Drawing and Win Ca\$h!

To enter our annual International CU Day drawing for \$50 on Thursday, October 18th, simply call, stop by or e-mail us with your name, account number and a contact phone number by the close of business Wednesday, October 17th. This year's theme is "Together We're Better" and, if you win, we'll deposit the money into your share account the day of the drawing. Good luck to everyone!

Skip-A-Loan Payment Promotion Offered Again This Year

Want extra cash during the shopping season? All you have to do is fill out and send us the Skip-A-Loan Agreement (see your Company CU Rep or call us and we'll be glad to fax or e-mail you one) before November 30th and, if you qualify, we'll put your normal loan payment(s) in your share (savings) or share draft (checking) account for the month so you'll have extra cash during the holidays. God bless and Merry Christmas!

TellerLine, Our 24-Hr. Phone Audio Response Service

Have you signed up yet? If not, you can find the brochure (with application) along with some others on our Web site (click on the '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.

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. Since our current auto rates are still below market, we can refinance your loan(s), put it on payroll deduction and you never have to write a loan check or buy a stamp to mail it again. And you can even skip a monthly 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'd love to try to help you!

Our Web Site Is Always Fresh

Your credit union Web site is continually updated with our latest rates and other information to help you stay current on what we offer. It's our 24/7 billboard. If we change interest rates, it's on there. If we offer a new product or service, it's announced first on the Web site. And the "Links" page has some really neat 'outside' informational sites. Put us in your 'favorites' and visit often. It's always fresh.

Transfer Your Balances to Our VISA Credit Card, FREE!

The PIAS Credit Union VISA credit card offers stable 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. Or contact our member service reps at (888) 415-6154 for more info. We also offer the Platinum Preferred program.

CU Holiday Closings in 2007 Announced

We will be closed Thursday & Friday, November 22nd & 23rd for **Thanksgiving**, Monday & Tuesday, December 24th & 25th for **Christmas** and Monday & Tuesday, December 31st and January 1st, for **New Year's** (2008).



This Quarter's Famous Quote:

"It has become appallingly obvious that our technology has exceeded our humanity."

- Albert Einstein (1879 – 1955)

Share and Loan Rates

EFFECTIVE 7/1/07

SAVINGS*:

REG. SHARES	1.00% APY
CHRISTMAS CLUB	.50% APY
SPECIAL (Money Mkt.)	1.50% APY

**See TIS Disclosures. Dividends are credited quarterly on Reg. Shares & Special accounts; yearly on Christmas Club.*

CERTIFICATES*:

6 MONTHS	3.79% APY
12 MONTHS	4.00% APY
18 MONTHS	3.75% APY
24 MONTHS	4.00% APY
36 MONTHS	4.15% APY
48 MONTHS	4.30% APY
60 MONTHS	4.50% APY

**Minimum deposit of \$2,500.00 required. Interest credited @ maturity. Penalty for early withdrawal. APY is Annual Percentage Yield.*

LOANS:

New and Used Auto/RV's As low as 5.9%
APR (terms vary)

All new auto loans not to exceed MSRP and all used auto loans not to exceed NADA retail.

Boats, Motorcycles, Watercraft (Jet Skis),
ATVs, Travel Trailers, Mowers, Tractors

As low as 6.9% **APR** (terms vary)

UCC-1 required on all above except where a Certificate of Title is issued.

Share Secured 4% above dividend rate
(terms vary)

Signature As low as 11.9% **APR** (terms vary)

VISA Credit Cards As low as 14.24% **APR**

APR is Annual Percentage Rate.

All loans & terms are subject to credit approval.

Rates are subject to change.

Savings are Federally insured to \$100,000



by National Credit Union Administration,
a U.S. Government agency

PIAS Credit Union, 305 Plus Park Blvd., Nashville, TN 37217-1005

Office Hours: Mon. - Fri., 8:00am - 4:00pm 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; Web site: www.piascu.org

Brian Dever, Manager; Betty Epps & Kelly Aulidge, Member Services Officers