

**Member Spotlight:**  
Meet Hattie Graves, Member Since 2000!



**NAME:**  
Hattie Graves

**HOMETOWN:**  
Reidsville, North Carolina

**HOW LONG HAVE YOU BEEN A MEMBER OF PREMIER?**  
I have been a member for 17 years.

**WHAT DO YOU LIKE BEST ABOUT PREMIER FEDERAL CREDIT UNION?**

I love the great service...great service is very important to me. I like the online banking and other products available. The staff are very friendly and very helpful. They will do what they can to help the members. I like the cleanliness and professional atmosphere at the Main Office in Greensboro. I also love shared branching. With shared branching, I know I can access my account even when I'm out of town.

**HOW HAS BEING A MEMBER OF PREMIER FEDERAL CREDIT UNION IMPACTED YOUR LIFE?**

Being a member of Premier Federal Credit Union has encouraged me with my finances. It's very empowering when you have ownership and the options available to the members at the credit union. I've gotten several loans over the years and the service has always been a pleasant experience.

**Just In Time For The Holidays!**



This year as you make your list and check it twice, remember your credit union can help ease your holiday worries. We make it simple with a \$1,000 Holiday Loan and 10 easy monthly payments\*.

Treat yourself to worry-free holiday shopping without turning to expensive department store credit cards. You could even pay for travel expenses or throw a terrific holiday party. Our Holiday Loan will provide all the money you need, with a money saving interest rate!

To apply, call us at 336-370-1286 or stop by your local Premier Branch today!

*\*Loan approval based on credit worthiness. Payment may vary based on different repayment frequency. APR may vary based on credit worthiness but will not be higher than 14.00% APR. Holiday Loan only offered from October 1st - December 31st.*

**ARE YOU A RAVING FAN OF PREMIER?**

Has one of our branches, departments or employees made a HUGE difference in your life? We want to hear from you! Raving Fan Nominations are a special way for members to voice their opinion and tell us who they think the best branches, departments and employees are!

To submit your Raving Fan Nomination, visit [www.PremierFCU.org](http://www.PremierFCU.org) and click on "The Premier Experience" or write us at:

Raving Fan Nominations, PO Box 26590, Greensboro, NC 27415

**DID YOU KNOW?**

You could SAVE an additional 0.25% off your NEXT AUTO LOAN when you apply online?

*All loans subject to credit approval. Visit us online or contact the Credit Union for more information.*



## Main Office

1400 Yanceyville Street  
 PO Box 26590  
 Greensboro, NC 27415  
 LOCAL: 336.370.1286  
 FAX: 336.379.3506

## Asheville

148 Charlotte Street  
 Asheville, NC 28801  
 LOCAL: 828.252.2346

## Carlisle

Inside ITG-Carlisle Finishing Plant  
 3863 Carlisle-Chester Highway  
 Carlisle, SC 29031  
 LOCAL: 864.466.4145

## Forest City

Tri-City Mall, Suite 253  
 2270 US Highway 74A  
 Forest City, NC 28043  
 LOCAL: 828.247.0022

## Graham

306 North Main Street  
 Graham, NC 27253  
 LOCAL: 336.226.7004

## Kings Mountain

1113 Shelby Road  
 Kings Mountain, NC 28086  
 LOCAL: 704.739.9411

## Salisbury

940 Jake Alexander Boulevard West  
 Salisbury, NC 28147  
 LOCAL: 704.633.4900

## Salisbury - VA Medical Center

W. G. Hefner VA Medical Center  
 1601 Brenner Avenue  
 Salisbury, NC 28144  
 LOCAL: 704.637.6068

## 24-Hour Access Teller

LOCAL: 336.370.0912  
 TOLL-FREE: 800.284.1389

## PremierOnline

www.PremierFCU.org



This credit union is federally insured by the National Credit Union Administration. Your savings are federally insured up to \$250,000 by the National Credit Union Administration, a US Government Agency.

## Want a Lower Auto Payment? Let Us Help You Lower Your Payment and SAVE!

Loan Rates	
Product Type	APR <sup>1</sup>
Vehicle Loans	As Low As 2.95%
Personal Loans	As Low As 8.75%
Share Secured	As Low As 3.50%
VISA Credit Cards	As Low As 6.90%
Home Equity Loans	As Low As 4.50%
Fixed-Rate Equity	As Low As 6.25%

Savings Rates	
Product Type	APY <sup>2</sup>
Savings Accounts	Up to 0.25%
Checking Accounts	Up to 0.10%
IRA Accounts	Up to 0.75%
Money Market Accounts	Up to 0.35%
Share Certificates	Up to 1.77%
IRA Share Certificates	Up to 1.77%

Rates are subject to change. Contact your local branch for more details. For Business Account Savings and Loan Rates, please visit us at [www.PremierFCU.org](http://www.PremierFCU.org).

<sup>1</sup> APR (Annual Percentage Rate) listed represents the loan rate being offered at the time of printing, but is subject to change. Your APR may vary depending on your credit worthiness. Contact a Member Service Representative for details on how your rate is determined. <sup>2</sup> APY (Annual Percentage Yield) listed represents the dividend rate being offered at the time of printing, but is subject to change. Fees or other charges could reduce actual earnings. Penalties may be imposed for early withdrawal.

## DISCOVER SPRINT'S NETWORK RELIABILITY & CASH REWARDS



The benefits of membership keep getting better! Right now, Premier members can enjoy the reliability of Sprint's network and a **\$100 CASH REWARD** for every **new line** you activate with Sprint®. Plus, get a **\$50** loyalty cash reward **every year** for **every line**.

### RELIABILITY

You can also enjoy the reliability of Sprint's network, which now beats T-Mobile and performs within 1% of AT&T & Verizon\*. And, a great price for fully featured Unlimited.

### WHAT YOU GET:

- Members get a **\$100** cash reward for **every new line** you activate with Sprint
- Current Sprint customers receive a **\$50** cash reward for **every line** transferred into Sprint Credit Union Member Cash Rewards
- Plus, get a **\$50** loyalty cash reward **every year** for **every line**

### HOW YOU GET IT:

1. Become a Sprint customer and mention you're a credit union member.
2. Register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards) or in the Love My Credit Union® Rewards app.
3. Allow up to six to eight weeks to see rewards directly deposited into your credit union account.

**Sign up today to discover the cash benefits you'll enjoy with Sprint's best Credit Union Member Cash Rewards EVER!**

*\*Claim based on Sprint's analysis of latest Nielsen drive test data for average network reliability (voice & data) in top 106 markets.*

## Statistically Speaking:

(As of August 2017)

**Assets: \$186,250,462.55**

**Members: 27,289**

## Upcoming Holiday Closings

Columbus Day  
 Thanksgiving Day

Christmas Day  
 New Year's Day

Monday, October 9, 2017  
 Thursday, November 23, 2017 and  
 Friday, November 24, 2017  
 Monday, December 25, 2017  
 Monday, January 1, 2018