

PREMIER FEDERAL CREDIT UNION

# **Difference**

www.PremierFCU.org 800.873.2929 WINTER 2012

**Premier Gives Members a 5% Rebate!**

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**Where's My Money?**

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Lori Thompson**

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**PREMIER MEMBER SINCE 2010**  
Elli - Financial Services Specialist

**PREMIER MEMBER SINCE 2000**  
Jillian - Financial Services Specialist



# Premier Says "Thank You" and Gives Member's a 5% Rebate

5% Rebate!



## When Was the Last Time Your Financial Institution Paid YOU?

As our way of saying "thank you" to our dedicated membership, Premier Federal Credit Union paid you back ... **IN CASH!!!**

On January 1st, 2012, any member who paid interest on a loan\* in 2011, **received 5% of their interest paid** in their share (savings) account!

"We are extremely pleased to be in a financial position where we can give back to our members." said Lori Thompson, President/CEO of Premier FCU.

If you have any questions regarding this special payout, please contact us at 800.873.2929 today.

\*Member must be in good standing with greater than \$0 in their membership shares as of 12/31/2011. Offer excludes commercial and first mortgage loans, Visa credit cards, bankruptcy and modified loans as well as any loan that is delinquent.

## Debit Cards & Authorization Holds Explained

Remember the days when you had to make a deposit before 2 PM? In today's fast paced lifestyle, those days are long gone. Our real-time banking system allows for up-to-the-minute changes in your checking account balance, so it's important to know exactly what funds are available to you each time you make a debit card transaction. The following information can help you understand how your balance is affected when you use your debit card for certain types of purchases.

### What is an authorization hold?

Most of the time when you use a check card, the store or business that takes your payment requires an authorization before they will accept your card. The amount of the authorization will be placed on hold and will reduce the available balance in your checking account. Usually the hold will remain only until the transaction is posted to your account.

### What determines the amount of an authorization hold?

The amount of a hold is determined by the store or business where you made your purchase. It's important to note that the hold amount can be different from the actual purchase amount. This is often the case at the gas pump or at a restaurant, where the final price is unknown at the time your debit card is approved.

### How can a hold affect my available balance?

If a merchant approves a debit that is more than your actual purchase (to allow for a tip at a restaurant or paying for gas at the pump, for example), there could be a hold on some of the funds in your account that you thought were available. If you don't realize that a hold reduced your balance by more than the amount of your purchase, it is possible to have your debit card denied the next time you try to use it, or you could enter an overdraft situation.

### How will a hold appear on my online account?

When you access your PremierOnline account soon after making a debit card purchase either on a computer or mobile device, you may notice a difference in the available balance and account balance. This difference shows the amount of the debit hold on your account for any outstanding transactions. The hold could remain until the actual purchase is posted to your account. When the payment is transferred, the hold will drop off, so that your actual purchase alone shows on your long-term records.

If you have questions about authorization holds and how they work, please contact us at 800-873-2929.



# A Message From the President:

## Goodbye 2011...Hello 2012!



Lori Thompson, President/CEO

It's hard to believe that another year has come to a close. Despite the state of the economy, your credit union continues to be a strong, viable financial cooperative. 2011 was a good year at Premier. We were able to maintain our strong net worth and continue to provide all of the financial services that our valued members need. Our assets have grown 12.92% as of November 30, 2011, which is mainly a result of our above market deposit rates. In addition, more consumers are realizing the value of a credit union and we are certainly proud to be a part of this industry.

At the end of every year, there's a top ten list for everything from the top news stories to the top celebrity gossip to the top iPhone apps. So, I felt it only appropriate to do our own top 10 list for Premier...

### Premier's Top 10 List for 2011

10. Introduced a new identity theft solution to the membership.
9. Introduced a newly designed website with easy access to member accounts, loan applications and product information.
8. Introduced online web chat. Members can chat "online" with a Financial Services Representative in a secure environment.
7. Introduced a smart phone app for a more convenient way to access credit union accounts.
6. Welcomed 36 new select employee groups to our credit union family.
5. Eliminated ATM fees charged by Premier!
4. Saved our members more than \$191,000 in loan interest during our Save Big, Start Fresh campaign.
3. Maintained deposit interest rates well above the market.
2. Reduced our auto loan rates to the lowest in 5 years!!
1. Announced another 5% interest rebate on loan interest paid in 2011 for eligible loans. We love giving back to our members!

We are so pleased to have been able to provide our members with all of the things listed as the Top 10, as well as a truly personalized approach to service. It is our continued goal to be your first choice in financial services!

On behalf of the Board of Directors and staff, I wish you the very best in the new year. We look forward to serving you in 2012!

Sincerely,

Lori Thompson  
President/CEO



### Are You a Raving Fan?

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**

## Annual Meeting

**Date: January 17, 2012**

Premier Federal Credit Union's 2012 Annual Meeting will be held on Tuesday, January 17, 2012 at 4:00 PM at our Corporate Office location in Greensboro, NC.

At the Annual Meeting, you'll receive information on our performance over the past year. It's also a great time to get involved and make a difference, so be sure to set aside some time to attend. Having not received any nominations by petition, no elections will be held at this year's meeting.

**We'll see you there!!!**

## Keeping Your Computer Safe & Secure:

Home computers are a common target of cybercriminals. Home users keep large amounts of personal data on their computer such as tax records, banking information, and lists of contacts. In addition, home computers have become the family archive of photos, documents, and other sentimental items that, if lost, would be devastating. There are actions you can take to help protect your family's privacy and decrease your odds of a cyberattack.

### Keep a Clean Machine

- Keep security software current and up to date.
  - Turn On Your Automatic Updates.
- Protect all devices that connect to the Internet.

### Protect Your Personal Information

- Secure your accounts with unique passwords.
- Make passwords long and use symbols and special characters.
- Use a different password for every account.

### Connect with Care

- Links in email, tweets, posts, and online advertising are often the way cybercriminals compromise your computer. If it looks suspicious, delete it.
- Get savvy about Wi-Fi hotspots - Limit the type of business you conduct and adjust the security settings.
- Protect your \$\$: When banking and shopping, look for web addresses with "https://" or "shttp://".

### Be Web Wise

- Stay current with new ways to stay safe online.
- Think before you act and be wary of communications that implores you to act immediately, offers something that sounds too good to be true, or asks for personal information.
- Back it up: Protect your valuable work, music, photos, and other digital information by making an electronic copy and storing it safely.

*The above article is reprinted with permission from [Staysafeonline.org](http://Staysafeonline.org).*

# Branch Locations

## Main Office

1400 Yanceyville Street  
PO Box 26590  
Greensboro, NC 27415  
LOCAL: 336.370.1286  
TOLL FREE: 800.873.2929  
FAX: 336.379.3506

## Asheville Branch

148 Charlotte Street  
Asheville, NC 28801  
LOCAL: 828.252.2346

## Carlisle Branch

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

## Forest City Branch

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

## Graham Branch

306 North Main Street  
Graham, NC 27253  
LOCAL: 336.226.7004

## Kings Mountain Branch

1113 Shelby Road  
Kings Mountain, NC 28086  
LOCAL: 704.739.9411

## Salisbury MP Branch

Marketplace Shopping Center  
2116 Statesville Boulevard  
Salisbury, NC 28147  
LOCAL: 704.633.4900

## Salisbury VA Branch

VA Medical Center  
1601 Brenner Ave  
Salisbury, NC 28144  
LOCAL: 704.637.6068

## Audio Response

LOCAL: 336.370.0912  
TOLL FREE: 800.284.1389



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.

# Rate Watch

Reduced rates on Auto Loans extended through March 31, 2012. Move your auto loan to Premier or buy the car you've dreamed of **TODAY!**

Loan Rates		Savings Rates	
Product Type	APR <sup>1</sup>	Product Type	APY <sup>2</sup>
Vehicle Loans	As Low As 2.95%	Savings Accounts	Up to 0.50%
Personal Loans	As Low As 8.75%	Checking Accounts	Up to 0.15%
Share Secured	As Low As 3.50%	IRA Accounts	Up to 1.75%
VISA Credit Cards	As Low As 5.90%	Money Market Accounts	Up to 0.75%
Home Equity Loans	As Low As 4.50%	Share Certificates	Up to 2.30%
Fixed-Rate Equity	As Low As 6.25%	IRA Share Certificates	Up to 2.35%

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.

## Welcome to the Premier Family

### Greensboro, NC

- Brock Business Forms and Systems
- Coley Company
- Grace Hair Braiding
- Hall's Rental Company, LLC
- Salama Chiropractic Center
- The Real McCoy Barbershop
- TarPack Properties, LLC
- Wood Properties

### Asheville, NC

- All American Technology Services
- HydroCycle Engineering, PC
- Moon Mother, LLC

### Graham, NC

- Mickey & Minnie Daycare



## Welcome to the Credit Union family!

Statistically Speaking:  
(As of Nov. 2011)

Assets: \$128,980,141.01  
Members: 23,048

## Upcoming Holiday Closings

**New Years Day**  
**Martin Luther King Jr. Day**  
**President's Day**

Monday, January 2, 2012  
Monday, January 16, 2012  
Monday, February 20, 2012