

# **Difference** PREMIER FEDERAL CREDIT UNION

www.PremierFCU.org

800.873.2929

FALL 2016

**FOR A LIMITED TIME ONLY:  
AUTO RATES  
SO LOW  
IT'S SCARY!**

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MEET THE FOREST CITY TEAM:  
Sharlene Wilkerson, Beth Hasty,  
Erica Phillips & Carisa Lanser

**MAKE THIS YEAR THE  
BEST HOLIDAY EVER!  
HOME EQUITY EXCLUSIVE OFFER**

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## INSIDE THIS ISSUE:

- Holiday Loans Now Available!
- Are You Saving To Win?



**PREMIER**<sup>®</sup>  
FEDERAL CREDIT UNION  
Lending a Hand. Leading the **Way.**

# AUTO RATES SO SLOW IT'S SCARY!

AUTO RATES AS LOW AS 1.99% APR!

Happy How-Low-ween!  
Auto Loans  
As Low As  
**1.99% APR\***  
+ No Payments  
For 90 Days  
For A Limited Time Only!  
Rates So Low...It's Scary!

Our Happy How-Low-ween special rate offer is back! Due to the huge response last year, during the month of October our auto rates are dropping once again to rates so low...it's scary!

If you've been considering purchasing a new or used vehicle, or looking to find a better rate on your auto loan at another lender, let us show you how "scary" your monthly savings can be!

With auto rates as low as 1.99% APR\*, there's never been a better time to finance your auto loan at Premier Federal Credit Union. Plus, when you act now, you'll enjoy no payments for 90 days!

## BENEFITS OF OUR AUTO LOAN PROGRAM:

- Up to 100% Financing and Flexible Terms
- Quick and Easy Application Process
- Payment Protection and Extended Warranty Coverage Options Available
- Relationship Pricing Discounts...The more you use Premier, the more you save!

## LIMITED TIME ONLY!

This offer ends soon...so apply for your loan today! To get started, visit us online at [www.PremierFCU.org](http://www.PremierFCU.org), apply by phone at 800-873-2929 or stop by your local Premier branch.

*\*Offer not valid on existing Premier Loans. All loans subject to credit approval. Rates based on credit history. Rates and terms subject to change. Rate discounts may apply but will not go below our current floor rate of 1.99% APR. First payment will be deferred for 90 days. Interest will continue to accrue from the date of loan origination. Special rate offer ends December 31, 2016.*

## Savings With Benefits and \$5,000 in Quarterly Prizes!

Save to Win is Premier Federal Credit Union's free prize-linked savings program that rewards members for contributing to their own savings account. In 2016, all North Carolina participating credit unions switched to the multi-state program, giving our members chances to win more prizes!!

**TO GET STARTED:** Just open a 12-month Save to Win share certificate today with at least \$25, and you'll be entered to win monthly and quarterly prizes. In addition to gaining regular interest on your savings, each additional deposit of \$25 gives you more entries into the drawings, up to 10 entries per month. The more you save, the more chances you have to win!

Since 2009, Save to Win has helped credit union members save more than \$100 million. In addition to savings, more than \$1.7 million in prizes have been given away to participating members nationwide. The multi-state program will award more than 1,800 monthly and quarterly cash prizes ranging from \$25 to \$5,000 in 2016. With Save to Win, there's nothing to lose and everything to win!

Talk to a Premier Member Service Representative to open your Save to Win account and start saving today!

# SAVE TO WIN



OUR VISION IS TO BE YOUR FIRST CHOICE FOR ALL OF YOUR LENDING NEEDS!



# Let Us Lead The Way...

To The Best Holiday Ever!



Looking to make this year the BEST holiday ever? Then consider putting the equity in your home to your advantage with this exclusive offer from your Credit Union.

For a limited time only, when you apply for a Home Equity Line of Credit, you'll enjoy an introductory rate of 1.99% APR\* until December 31, 2017!

Whether you're wanting to remodel your home, build that dream kitchen you've always wanted, pay for a dream vacation or simply get a jump start on any New Year's resolutions to consolidate your debt, the equity in your home is a great way to make all of your holiday dreams come true.

## BENEFITS OF OUR HOME EQUITY PROGRAM:

- Borrow up to 80% of appraised value less any first mortgage balance (minimum \$5000).
- Easy access to funds using online banking, mobile banking or by simply picking up the phone and giving us a call.
- No hidden charges or penalties for early pay-offs.
- Introductory 1.99% APR\* until December 31, 2017.
- Variable rates as low as 4.50% APR after the introductory period.
- Interest may be tax deductible, consult your tax advisory for details.

## READY TO GET STARTED?

Call our Real Estate Lending Specialist today! Chris is here to help guide you along the way and answer any questions you may have about our Home Equity Loans and any other home financing options available.

To contact Chris, call 336-379-3510 or email [chris.drummond@premierfcu.org](mailto:chris.drummond@premierfcu.org).



*\*Offer only applies to new Home Equity Loans. All loans subject to credit approval. Third party closing cost fees generally range from \$550.00 to \$700.00. This promotional APR is fixed until December 31, 2017 and will automatically terminate at the end of the promotional period. No notice to borrower required. Any principal payments will apply to promotional balance first. Regular annual percentage rate beginning January 1, 2018 will be based on Prime Rate published in the Wall Street Journal at least 10 days before the date of rate adjustment plus or minus a margin of 0.25% based on credit limit, currently at 4.50% floor rate. For a home equity loan of \$10,000 at 4.50% APR you would make 59 payments of \$187.00 and one (1) final payment of \$149.25. Regular APR is a variable and subject to change annually. Maximum rate of 18%. Interest may be tax deductible; consult your tax advisor. Other restrictions or conditions may apply. This offer ends December 31, 2016 and may be withdrawn at any time.*

# Just In Time For the Holidays!



## Brighten Your Day With a Low-Rate Holiday Loan!

This year as you make your list and check it twice, remember your credit union can help ease most of your Holiday worries.

Whether you've been naughty or nice, brighten your holiday this year with Premier's simple and affordable Holiday Loan!

Premier's Holiday Loan provides you with \$1,000 with only 10 low monthly payments\*.

To apply, simply stop by your local Premier branch or call us at 800.873.2929.

**THIS IS A LIMITED TIME OFFER, APPLY TODAY!**

*\* All loans subject to credit approval. Actual rate based on credit history but will not be higher than 14.00% APR. Offer ends December 31, 2016.*

## 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

## 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

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 5.90%
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 1.10%
IRA Share Certificates	Up to 1.25%

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.

# Say "Hello" To The Sprint Credit Union Member Discount!



If you're looking to save on your mobile bill, then it might be time to say hello to the Sprint Credit Union Member Discount! As a member of Premier Federal Credit Union, you can save on your wireless data each month!

### INDIVIDUALS

- Get a 10% discount on select regularly priced Sprint monthly data service
- Valid in conjunction with other credit union and Sprint National handset and other promotions
- Mention Corporate ID: NACUC\_ZZM

### BUSINESS MEMBERS

- Get a 15% discount on select regularly priced Sprint monthly data service
- Valid in conjunction with other credit union and Sprint National handset and other promotions
- Mention Corporate ID: NACUC\_ZDS\_ZZM

### WAYS TO GET YOUR DISCOUNT:

- Call 877.SAVE.4CU (877.728.3428) or
- Visit your nearest Sprint store
- Let them know you're a credit union member and mention the appropriate Corporate ID listed above.

**Statistically Speaking:**  
 (As of August 2016)

**Assets:** \$176,983,215.28  
**Members:** 26,652

# Upcoming Holiday Closings

Columbus Day  
 Veteran's Day  
 Thanksgiving Day  
 Christmas Day  
 New Year's Day

Monday, October 10, 2016  
 Friday, November 11, 2016  
 Thursday, November 24, 2016  
 Monday, December 26, 2016  
 Monday, January 2, 2017