

Member Spotlight:

Meet Clara and Bob, Members Since 1964!



NAME: Clara Newnam

HOW HAS BEING A PREMIER MEMBER CHANGED YOUR LIFE?

"The Credit Union has helped us achieve the financial goals that we wouldn't have been able to do...such as purchasing houses and cars...and provided great financial help when we were just starting out."

AFTER 54 YEARS OF MEMBERSHIP, WHAT ASPECT OF THE CREDIT UNION IS STILL YOUR FAVORITE?

"We can depend on the credit union when we have an immediate need for assistance. We always know we can get help from the Credit Union."

IF YOU COULD DESCRIBE PREMIER IN A FEW WORDS, WHAT WOULD THEY BE?

"Dependable, helpful, available, always there when needed."



NAME: Robert Scruggs

HOW HAS BEING A PREMIER MEMBER CHANGED YOUR LIFE?

"Just about every way—saving money, financing vehicles, all kinds of things. Being a member here and meeting other members has had a big impact on my life."

AFTER 54 YEARS OF MEMBERSHIP, WHAT ASPECT OF THE CREDIT UNION IS STILL YOUR FAVORITE?

"The convenience—I can call and have my check prepared before I even get here to pick it up."

IF YOU COULD DESCRIBE PREMIER IN A FEW WORDS, WHAT WOULD THEY BE?

"Premier continues to stay true to its founding mission of 'people helping people'."

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 and click on "The Premier Experience" or write us at:

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

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- Samsung Pay Is Here!



Holiday Spending, New Year Regret

Have You Considered All The Options?

VISA CREDIT CARD RATES AS LOW AS

VARIABLE RATE

7.65% APR*



VISA

THREE VISA OPTIONS FOR ANY BUDGET:

Variable Rate VISA with Rewards

As low as 7.65% APR*

Fixed Rate VISA

As low as 9.90% APR*

Secured VISA

9.90% APR

With the holidays slowly approaching, shoppers are following emotion and acting on impulse—a dangerous combination, especially when money is added to the mix. Retailers, privy to this dangerous holiday glee, “deck the halls” and trim their stores in lavish holiday decor, inviting shoppers in with open arms... and pockets.

So, what happens when the glee is there, but the money isn't?

Store credit cards happen. According to CreditCards.com, store cards are trying harder and harder to be more like general-purpose cards with robust rewards programs and Americans love their credit card rewards. The Vice President at the National Retail Federation explained that retailers' main intention when issuing credit cards is to build customer loyalty. That loyalty is created by offering special deals and discounts that seem to be unique to only that store.

This is especially apparent at the holidays when shoppers are desperate to fulfill their long lists of gifts for friends and family. Retailers have identified this vulnerability as an opportunity to offer shoppers exactly what they think they need—more wiggle room. “If I go ahead and open this card today, that's another 20 percent that I'm saving here, and can use somewhere else,” is the way many of us holiday spenders tend to think. Right?

But how much is this loyalty really costing shoppers?

For shoppers who don't make the choice to turn around and pay the balance off right away, they could face high interest rates averaging at about 24.99% APR, according to U.S. News, nearly 10 percentage points higher than the average for all credit cards. Shoppers should explore all options before making a hasty decision that they could eventually regret.

Premier Members, for instance, have the option to open a (Variable Rate) Premier Visa Credit Card with rates as low as 7.65% APR*. We also offer all Premier Visa Card holders a 25-day interest-free grace period on purchases—this way, instead of regret, shopping becomes the experience that it should be!

Just look at all the benefits a Premier Visa Credit Card has to offer:

- Credit Limits up to \$25,000
- 25-Day Grace Period on Purchases
- No Annual Fee
- No Cash Advance Fee
- No Balance Transfer Fee
- No Penalty APRs that you find at most credit card companies

With three great credit card options available, we can easily help you check off all the gift recipients on your list, no matter if they've been naughty or nice! We invite you to ask one of our friendly representatives how to apply. If you ready to get started, visit us online at www.PremierFCU.org and apply for your Visa Credit Card today!

**Your actual rate is based on credit history and may vary. All applications subject to credit approval. The above advertised 7.65% Visa rate is our variable-rate option. Variable Rate Visas range from 7.65% to 14.25% APR. Fixed Rate Visa range from 9.90% to 17.40% APR. Secured Rate Visa is 9.90% APR. Rates, terms and conditions are subject to change without notice. Rates current as of October 1, 2018.*

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

Samsung Pay Is Here!

The Wait Is Officially Over!

The wait has been well worth it—members can now benefit from our newest convenience tool, Samsung Pay.

Requiring authentication with the member's fingerprint, iris scan or by entering a PIN, Samsung Pay provides security when making a purchase. Like other digital wallets, members' information is secure as their card number isn't transmitted during the transaction.



This unique technology allows members to use this payment method with confidence. Samsung also ties its digital wallet with a rewards program—with every purchase, users earn points that can be redeemed.

The AskAuto App Makes Car Shopping Easy!

AskAuto® is like having a personal loan officer in your pocket. The AskAuto App makes shopping for your dream car and applying for a loan both simple and easy.

JUST LOOK AT WHAT ASKAUTO CAN DO FOR YOU:

- Scan a car's VIN to get information on your dream vehicle, including the average retail cost and EPA mileage estimates.
- Compare, rank and take notes about vehicles as you make a buying decision.
- Learn about loan options through custom messages from Premier FCU while you're on the dealer's lot!
- Apply for a loan from anywhere using your Smartphone. When you apply for an Auto Loan online, you get a 0.25% discount off your qualifying loan rate!



To get started, simply visit the App Store on your mobile device and search for AskAuto to download the FREE app today!

AskAuto is available on the Apple App Store® and Google Play®.

**All applications are subject to credit approval.*

Protect Your Debit Card with a Text...Simple.

Coming soon...fraud text alerts to notify you of abnormal debit card activity. Members will receive a text notification whenever a suspicious transaction appears on their card. Text back Yes or No to confirm if the transaction is legitimate. Fraud protection...simple, easy, quick!

Members can choose to enroll beginning in November! Be on the lookout for more information on our website and email announcements in late October.

CELEBRATING THE 60s

In celebration of the 55th Anniversary of the chartering of Cone Mills Credit Union, the foundation of what is now Premier Credit Federal Union, we dedicated an entire week to the 60's.

All Premier branches were covered in fun 60's décor and music, and we ended the week with a day of "far out" 60's outfits.

Check out a few of our pictures from the week!



Graham Branch



Greensboro Branch



Senior Management Team

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 ¹
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 7.65%
Home Equity Loans	As Low As 4.75%
Fixed-Rate Equity	As Low As 6.25%

Savings Rates	
Product Type	APY ²
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 2.02%
IRA Share Certificates	Up to 2.02%

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.

¹ 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. ² 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 FCU members can enjoy the reliability of Sprint's network and a **\$100 CASH REWARD** for each new line you activate with Sprint®. Plus, get a **\$50 loyalty cash reward every year** for each 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 each new line you activate with Sprint*
- Current Sprint customers receive a **\$50 cash reward** for each line transferred into Sprint Credit Union Member Cash Reward*
- Plus, get a **\$50 loyalty cash reward every year** for each line*
- Credit union members are eligible for **25% off accessories** with the Sprint Credit Union Member Cash Rewards program

How you get it:

1. Become a Sprint customer and mention you're a credit union member.
2. Register at LoveMyCreditUnion.org/SprintRewards.
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 Credit Union Member Cash Rewards!

*Restrictions apply.

LEGAL: FPO *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 2018)

Assets: \$186,140,648.41

Members: 27,719

Upcoming Holiday Closings

Columbus Day
 Veterans Day
 Thanksgiving Day

Christmas Day
 New Year's Day

Monday, October 8, 2018
 Monday, November 12, 2018
 Thursday, November 22, 2018 and
 Friday, November 23, 2018
 Tuesday, December 25, 2018
 Tuesday, January 1, 2019

