

Difference PREMIER FEDERAL CREDIT UNION

www.PremierFCU.org

800.873.2929

SUMMER 2015

MEET THE GRAHAM BRANCH TEAM:
Angie Barnett, Charles Booker,
Betsey Bell, and Paula Whipple



Welcome Members of CABISCO Federal Credit Union

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New Premier Online BillPay

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- Save to Win: Saving with Benefits
- Keeping Your Account Safe



PREMIER[®]
FEDERAL CREDIT UNION

Lending a Hand. Leading the **Way.**

Welcome to Premier Federal Credit Union!

CABISCO FCU Joins the Premier Family!



Premier's Graham Branch located at 306 N. Main Street in Graham, NC

Premier FCU is proud to have been chosen as the merger partner for CABISCO Federal Credit Union in Burlington, NC. As a result of this merger, on June 26, 2015, the 592 previous CABISCO members will officially become part of the growing Premier family.

"Premier's philosophy of 'People Helping People', and our commitment to both members and employees, made us the perfect fit for CABISCO's members and its Board of Directors", said Lori Thompson, President/CEO.

"We look forward to serving the members of CABISCO FCU. We hope that everyone will take advantage of all that Premier has to offer and encourage both co-workers and family members to join as well."

Apply For Your Next Loan, Anytime, Anyplace...For Anything!



Need a loan? Get a loan decision quickly when you apply online with our Online Loan Application! Say hello to convenience and savings because when you apply online, you could save an additional 0.25% APR* off your next loan at Premier!

Not only is it easy to use, our online application works on practically any electronic device including your personal computer or mobile device. It's never been easier to apply for the loan you need, when you need it!

So whether you're shopping for a new or used vehicle, personal loan, credit card or home equity line of credit, apply for your next loan online at www.PremierFCU.org. Our rates are low, apply for your loan TODAY!

**All applications subject to credit approval. Special rate offer and other relationship discounts will not go below our current floor rate. Special rate offer excluded on Credit Cards, Real Estate Secured Loans and Home Equity Lines of Credit. Other restrictions may apply.*

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

Save to Win is our free prize-linked savings program that rewards members for contributing to their own savings account. Just open a 12-month Save to Win share certificate 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 chances to win! Members can earn up to 10 entries per month, so the more you save, the more chances you have to win.

Since 2009, Save to Win has helped 50,000 credit union members save nearly \$100 million. In addition to savings, over \$1.6 million in prizes have been given away to more than 15,000 members nationwide. With monthly and quarterly prizes ranging from \$25 to \$5,000, and three \$10,000 Annual Grand Prizes, members save money, gain interest and have a chance at great cash prizes. With a Save to Win account, 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.

See Official Rules at www.SaveToWin.org for eligibility requirements and other restrictions.



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

Premier's New Online BillPay

Paying Your Bills Just Got Easier!

When you sign up for Premier Online, you also get access to our FREE Online BillPay. Premier's Online BillPay is a fast and easy way to pay your bills. Online BillPay eliminates check writing and the need for postage stamps. All you need is a computer or mobile device with internet access along with a Premier checking account and you are ready to get started!

But that's not all. In May of 2015, Premier's Online BillPay was revamped to make it even easier and more convenient with a redesigned look and increased functionality. With the new Payment Center, you can easily add new billers, set up one-time or recurring payments or even create reminders to receive messages when payments are due.

To learn more or view a demo, visit us online at www.PremierFCU.org.

Email It. Text It. Pay People with Popmoney.

Popmoney® is an innovative personal payment service that eliminates the hassles of checks and cash. Now, sending and receiving money is as easy as sending an email or text message.



WHAT IT IS

The Popmoney® personal payment service lets you send money to friends, family or almost anyone. All you need is their name and email address or mobile telephone number to move money from your account to theirs.

HOW IT WORKS

Popmoney® allows you to send and receive money from Online Banking. You can send money to your contacts, who will be notified by email or text message that you wish to send money to them. You and your contacts will never need to exchange financial account information.

WHAT YOU CAN USE IT FOR

Popmoney® is easy and convenient for you and the people you send money to. Users can simply receive money in their eligible account online at their bank (if it's a member of the Popmoney® network), or at Popmoney.com, saving them a trip to the bank.

USE POPMONEY® TO:

- Send money to your child at college
- Send a gift to family and friends
- Pay back friends for a fun outing
- Pay your babysitter or lawn care service
- Pay rent to your landlord or roommates

Ready to get started? Visit www.PremierFCU.org to learn more.

Please note: A small transfer fee will apply to Popmoney® transfers. Funds may not be available for immediate withdrawal.

Fraud At ATMs: Keeping Your Account Safe!

With all of the various methods that identity thieves have at their disposal, what can be done to keep your checking and savings account safe? Because not using your ATM or debit card at all is not a very practical option, here are other steps you can take to keep your accounts safe:

- Before inserting your card, see if the card slot wiggles. If it does, there may be a skimmer on it. Use another terminal, and let the financial institution know.



ATM skimmers attach to an ATM over the card reader and often copy your card information and PIN.

- Avoid using ATMs in remote or strange locations, like the corner of a parking lot. You are potentially putting yourself at increased risk of being robbed, and the ATM may be fake.
- Try to go to the ATM during the day. If you must use it at night, only use an ATM in a well-lit area.
- Try using the same ATM for all of your transactions. You are more likely to notice if the machine has been tampered with if you are using a familiar one.
- Before typing in your PIN number, look over your shoulder to make sure no one is trying to see what you are doing. If someone is standing uncomfortably close to you, cancel your transaction and go to another ATM.
- Always check your account statements for fraudulent activity. If you see any suspicious charges, notify your financial institution immediately.
- Thieves are trying to be smart in finding different ways to part you from your money. However, by being aware and cautious when using your ATM or debit card you can foil the thieves and keep your money where it belongs – in your account.

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

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: 828.252.2346

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 5.90%
Home Equity Loans	As Low As 4.50%
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 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.

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.

Time to Switch To Sprint?


Looking for a good reason to switch your wireless company? How about this ... Credit union members get exclusive savings with the Sprint Credit Union Member Discount:

- Get a **10% discount** on select regularly priced Sprint monthly service
- Have your **activation fee on new lines waived** (up to \$36 in savings)
- Have your upgrade fee waived (up to \$36 in savings)

Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts. Visit www.Sprint.com/verify or download the Love My Credit Union Rewards app in the Apple App Store or Google Play to verify your membership.

It's worth it to switch to Sprint. Visit LoveMyCreditUnion.org/Sprint to learn more and to start saving today with the Sprint Credit Union Member Discount.

To claim your discount, use Corporate ID: NACUC_ZZM.

 lovemycreditunion.org

talk about savings.

say hello to the Sprint Credit Union Member Discount.

Consumers
Save

10%


Businesses
Save

15%

On select regularly priced Sprint monthly service.
Plus, waived activation & upgrade fees (up to \$36 in savings each).

Learn more


- Call: 877.SAVE.4.CU
- Visit: www.SprintStoreLocator.com
- Click: LoveMyCreditUnion.org/Sprint



Be sure to mention this code for your discount

- Consumer: NACUC_ZZM
- Business: NACUC_ZDS_ZZM

Credit union membership validation is required.



Credit approval req. Early Termination Fee (sprint.com/etf): After 14 days, up to \$350/line. IL Discount: Available for eligible company employees or org. members (ongoing verification). Discounts subject to change according to the company's agreement with Sprint and are available upon request for monthly svc charges on select plans. Discount only applies to data buy-ups/add-ons for Unlimited, My Way and Family plans, Talk 450, and primary line on Talk Share 700. Other Terms: Offers and coverage not available everywhere or for all phones/networks/plans. Restrictions apply. See store or sprint.com or www.Lovemycreditunion.org/Sprint. ©2014 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.

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Statistically Speaking:

(As of May 2015)

Assets: \$164,154,152.12
Members: 25,435

Upcoming Holiday Closings

Independence Day
 Labor Day

Friday, July 3, 2015
 Monday, September 7, 2015