

# the **Difference**

PREMIER FEDERAL CREDIT UNION

www.PremierFCU.org

800.873.2929

WINTER 2015

PREMIER EMPLOYEES: SYRETTA, PAIGE, JOSH, AN & RYAN



**5% Loan Interest Rebate Is Back!**

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# The Loan Interest Rebate is Back!

For a **Fifth Year In a Row**, Premier Gives Members **5% Back in Cash!**

# 5% Cash Back



When is the last time your financial institution paid you? If your loans\* were with Premier, the answer is simple...**EVERY YEAR for the past five years!**

For a fifth consecutive year, Premier is saying "Thank You!" to our members with a 5% Loan Interest Rebate! That's right, as our way of showing gratitude and appreciation for another successful year, Premier is giving back a portion of the interest paid on eligible loans\*.

On January 1, 2015, any member\* that paid interest on an eligible loan\* in 2014, was given back 5% of the interest paid **IN CASH** in the form of a deposit to your savings account!

*"I am pleased to announce that for the fifth year in a row, we distributed a 5% rebate of loan interest paid on eligible loans in 2014. **The total amount that we have returned to our members over the last five years now exceeds \$1,000,000!** This is an astounding figure for an institution our size.",* said Lori Thompson, President/CEO.

To all of our members, thank you for another successful year! We appreciate that you are turning to Premier for your lending needs and look forward to serving you again in the future. If you have any questions regarding the loan interest rebate, please contact us at 800.873.2929 and a representative will be happy to assist you.

\* Member must be in good standing with greater than \$0 in their savings account as of 12/31/2014. Offer excludes commercial and first mortgage loans, Visa® credit cards, bankruptcy and modified loans as well as any loan that is delinquent.

## Are You Saving to Win? It's a Win-Win Situation



**PREMIER MEMBER, ANGELA L., WON \$2,000 BY SIMPLY SAVING TO WIN!**

Save To Win is a special savings certificate that helps you build your savings while also giving you chances to win one of three \$10,000 grand prizes, plus monthly and quarterly cash prizes! Each \$25 deposit into this certificate helps you build your savings and gets you another chance to win - up to 10 chances every month! That's up to 120 entries into the grand prize drawing. Plus, all the money you deposit into the Save to Win account is still yours, *plus* interest. That's why we call it a win-win situation!

This savings certificate is a 12-month certificate that allows you to continuously add to it throughout the term. The minimum to open the account is \$25. You receive raffle entries for every \$25 increase from your previous month's balance. You may receive a maximum of 10 entries per month. For complete rules, stop by any Premier location or visit [www.savetowin.org](http://www.savetowin.org) to learn more.

You may open this certificate any time, but just remember the earlier you start saving, the more chances you will have to win cash prizes! Contact the credit union today at 800.873.2929 for more details.



## Deposit Checks IN A SNAP

WITH  
Mobile eDeposit

**NOW AVAILABLE!**

Visit [www.PremierFCU.org](http://www.PremierFCU.org) to get started!

Activation subject to approval. eDeposits are not available for immediate access. Contact the credit union or visit us online for more information.



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

# A Message From the President: Good-Bye 2014, Hello 2015!



Lori Thompson, President/CEO

## Dear Premier Federal Credit Union Members:

2014 was a notable year for the credit unions nationwide! Our industry crossed the 100 million member threshold in the United States. There's good reasons that more and more consumers are realizing the value that credit unions provide in the financial services arena. What are the biggest difference between credit unions and other financial institutions? Our cooperative structure: We have **members** not customers. We have a **non-paid volunteer board of directors** not paid shareholders. We have a **not-for-profit** business model, not a FOR profit. These fundamental differences allow us to focus on helping our members improve financially, rather than focusing on maximizing profits. Whether we are providing financial advice or helping a member save money, our top priority is the well-being of our members. After all, our members own the credit union.

Our core values – Members First, Ethics, Financial Strength and the Importance of People – are the very principles that guide us in prudently managing our operations, safeguarding your assets and providing you with a financial institution that truly cares about you – our member. Your Board of Directors and management staff consistently seek out ways to give back to our members. **I am pleased to announce that for the 5th year in a row, we distributed a 5% rebate of loan interest paid on eligible loans in 2014. The total amount that we have returned to our members over the last five years exceeds \$1 million! This is an astounding figure for an institution our size.**

Keeping up with technology and offering the latest in electronic services is a must in our industry. In October 2014, we implemented **Mobile eDeposit**. Don't have time to visit a branch? If you have a smartphone or tablet and need to make a deposit, there's no need to go anywhere! This service enables you to make a deposit *anytime* from *anywhere*. Best part? It's FREE! We realize that life is busy and our goal is to make it as easy as possible to do business with us. Applying for a loan is simple too and can be done from the comfort of your home or office. Applications are accepted online at our website or from the convenience of your smartphone or tablet anytime, day or night. Another convenient way to apply is over the phone during business hours. Our Lending Specialists, Anthony and Paige are eagerly awaiting your call! You can even sign your loan documents electronically. An exceptional loan experience is at the center of our mission.

One of our biggest projects in 2014 was the construction of the new Salisbury branch. Drive thru lanes, an ATM and lobby internet stations are a few of the perks of our new branch. Our location is much more visible and convenient. We look forward to serving our existing members and eager to help more consumers in the Salisbury area.

As 2015 begins, the economy continues to show promise. More fully engaged consumers, increased housing construction, rising home prices, robust auto sales, stronger business investment spending and a booming energy sector will combine to drive growth. Rates are predicted to begin to rise in the second half of the year. We look for this year to be another outstanding year at your credit union. Our continued growth and success is a direct result of your loyalty and willingness to refer us to family and friends. We truly appreciate the trust you have placed in us!

I want to thank all of our employees for their commitment to our members. We are dedicated to providing you all of the products that you need with the personalized service that you deserve. We realize that you have choices when it comes to financial services and we are grateful that you chose Premier. Thank you for your business!

On behalf of the Board of Directors and staff, I wish you the very best in 2015. Please don't hesitate to call on us for any and all of your financial needs. We look forward to serving you!

Sincerely,

**Lori Thompson**, President/CEO  
Phone: 336-379-3540  
Email: [Lori.Thompson@PremierFCU.org](mailto:Lori.Thompson@PremierFCU.org)

## Disclosure of Non-Visa Debt Transactions

Premier Federal Credit Union enables non-Visa debit transaction processing and does not require that all such transactions be authenticated by a PIN. A non-Visa debit transaction may occur on your Premier Federal Credit Union debit card through the Accel/Exchange, Cirrus, Star and Credit Union 24 Networks.

### Below are examples to distinguish between a Visa debit and non-Visa debit transaction:

- To initiate a Visa debit transaction at the point of sale, the cardholder signs a receipt, provides a card number (e.g., in e-commerce or mail/telephone order environments) or swipes the card through a point-of-sale terminal.
- To initiate a non-Visa debit transaction, the cardholder enters a PIN at the point-of-sale terminal or, for certain bill payment transactions, provides the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction.

PIN-less transactions not processed as a Visa transaction might not include consumer or business benefits provided by VISA (e.g. zero liability, \$50 consumer loss cap, provisional credit policies of Visa and the Visa charge back and dispute resolution). Provisions of the cardholder agreement relating only to Visa transactions are inapplicable to non-Visa transactions.

If you have any questions regarding this disclosure, please contact us at 800.873.2929.

## 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: 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](http://www.PremierFCU.org)

**Want a lower monthly payment on your Auto Loan? Then move your loan to Premier and let us help you save money! Visit [www.PremierFCU.org](http://www.PremierFCU.org) to apply TODAY!**

Loan Rates	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	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.

## Taxes Made Easy, Taxes Done Right

With TurboTax® and Premier Federal Credit Union, it's easy to do your own taxes. TurboTax coaches you every step of the way to the biggest refund you deserve.



- **All you need to know is yourself.**

TurboTax translates taxes into simple questions about your life and puts everything on the right forms for you.

- **Double checks as you go.** TurboTax runs error checks and a final review of your return to help make sure your taxes are done right.

- **Free, free and free.** Premier members with simple federal tax returns can prepare, print and e-file for FREE with TurboTax Federal Free Edition.

**Start TurboTax for FREE today! Visit us online at [www.PremierFCU.org](http://www.PremierFCU.org) to get started!**

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**Statistically Speaking:**  
 (As of November 2014)

**Assets: \$157,825,986.70**  
**Members: 25,207**

## Upcoming Holiday Closings

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

Thursday, January 1, 2015  
 Monday, January 19, 2015  
 Monday, February 16, 2015



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.