



PRESTIGE COMMUNITY CREDIT UNION NEWSLETTER

SPRING, 2017



## 81st Annual Meeting Thursday, April 27, 2017 at 5:30 p.m.



Conduct transactions on your account from any one of over 5000 locations. To find locations near you, look for the above logo at [www.prestigecu.org](http://www.prestigecu.org)

Prestige Community Credit Union invites you to attend the annual meeting of membership on Thursday, April 27, 2017 at 5:30pm in the lobby, 15203 Knoll Trail #101 Dallas, TX 75248. Why should you attend? Because all members are equal owners of the credit union, whether their deposits amount to \$50 or \$500,000.

### Join us on Facebook

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You can link to it from our home page or search Prestige Community Credit Union from your Facebook page. Become a fan by clicking Like on our Page.

Prestige Community Credit Union's annual meeting is democracy in action. It's an occasion for management and elected officials to report to you, our owners. And, it's an opportunity for you to raise concerns, ask questions, or meet the management team.

An update will be given on the construction progress of our new McKinney branch. You'll also learn more about the credit union's financial position, products and services, current business issues, and future goals. You'll be able to meet face-to-face the professionals and volunteers who run your credit union.

How is the credit union different from other financial institutions? Is the credit union launching new products or services? Is the organization facing special challenges? Find out at the annual meeting. There's no better time to evaluate the financial condition of your credit union and to learn more about how you and fellow members save and borrow together.

### Upcoming Holiday Schedule

We will close on the following:  
May 29th - Memorial Day  
July 4th - Independence Day

Without member input, credit union leaders could only guess what owners like you want from their financial institution.

When you attend the Prestige Community Credit Union annual meeting, chances are you'll leave with a better understanding of its purpose and goals, and be better prepared to face today's many financial challenges.

We will provide food and beverages at this fun and informal event. And, we will have some wonderful door prizes to be given away!

\*Member must be present to win door prizes.



## Accel Members Financial Counseling

As a valued member of Prestige Community Credit Union, we provide you with free access to money management and financial education services through Accel. You enjoy unlimited access to financial counselors without paying – it's free!

Accel offers members free access to financial counselors who can assist them with:

- Personal and family budgeting
- Understanding personal credit reports and how to improve a credit score
- Personal money management
- Debt repayment
- Avoiding bankruptcy, foreclosure, and repossession

Members also have access to Accel's online information library and personal finance calculators. These are available at [www.accelservices.org](http://www.accelservices.org) under Resources and Tools.

Accel counselors are available Monday through Thursday 7 a.m. to 9 p.m. (CST), Friday 7 a.m. to 6 p.m. and Saturday from 8 a.m. to 12 p.m. The toll-free information number is 1-877-33ACCEL (332-2235).

	<b>NO RIFFRAFF FOR THIS GIRAFFE!</b>		
	<b>PAY BACK CHECKING</b>	<b>10¢ BACK</b>	<b>ON ALL CARD PURCHASES</b>
			<b>\$75*</b> IN YOUR POCKET
Looking for a banking option that won't leave your neck on the line? Leave the rubbish behind and sign up for our Payback Checking account today and put money in your pocket.			
<b>CALL TODAY</b>	<b>972-715-4444</b>	<b>VISIT US</b> <b>PRESTIGECU.ORG/ DIFFERENCE FACEBOOK&amp;TWITTER</b>	

\*Minimum direct deposit of \$400 per month required. First direct deposit must be made within 60 days of opening the account. Must open new Payback Checking account. Bonus may be subject to income tax reporting. 10¢ rebates valid on all signature based debit transactions over \$0.99. Select the "credit" option on all transactions, do not enter PIN. The credit union reserves the rights to determine if transactions processed under the 10¢ cash back program are usual and customary. For transactions that are not usual and customary, they are 1) not eligible for the rewards payment and 2) may result in loss of check card privileges and any accrued rewards cash. Not valid in conjunction with other offers or conversion accounts. Prestige CU Mobile App offers account details, transfers and mobile deposit. Subject to change at the discretion of the Board of Directors. **Offer good through 4/28/17.**



### COMPLAINT NOTICE

If you have a problem with the services provided by this credit union, please contact us at:

Prestige Community Credit Union  
P.O. Box 802631  
Dallas, Texas 75380  
972-715-4444  
[info@prestigecu.org](mailto:info@prestigecu.org)

The credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting the Texas Credit Union Department at 914 East Anderson Lane, Austin, Texas 78752-1699, Telephone Number: (512) 837-9236, Website: [www.cud.texas.gov](http://www.cud.texas.gov).

### DOCUMENTS AVAILABLE TO MEMBERS

Upon request, a member is entitled to review or receive a copy of the most recent version of the following documents:

1. Balance Sheet and Income Statement
2. A summary of the most recent annual audit
3. Board policy regarding access to the articles of incorporation, bylaws, rules, guidelines and board policies
4. Internal Revenue Service Form 990

The credit union Privacy Policy and Annual Report are available online at [www.prestigecu.org](http://www.prestigecu.org).