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Upcoming Holiday Schedule

We will close on the following:
 July 4th - Independence Day
 Sept 2nd - Labor Day
 Oct 14th - Columbus Day

5 Reasons Credit Unions Offer the Best Auto Loans

The average cost of a new vehicle today is around \$30,000. The purchase of a car likely will be the second largest expenditure you have, second only to the purchase of a home. Whether you desire the shiny, brand new one, or if you are content with finding a reliable used one, we want to help you to get the most for your money.

Here are five reasons it makes more sense to get your loan through us.

1. With us, you have a better chance of getting your loan approved. Even though the loan application process is the same and the underwriting process is similar, the credit union may make some adjustments that a commercial bank would not. Many credit unions are also more inclined to listen to its members' needs and unique situations—sometimes adjusting terms of a loan accordingly.
2. We have lower rates. A five-year term is the most common loan term for a new or used car, and rates at a credit union are typically much lower than the average rate at a competitor bank. The savings in interest alone is a major reason to consider this financing. Just think of what you can do with that extra money.
3. We provide personalized service, because we are a not for profit organizations and work to provide members with high-quality customer service. You can openly discuss your concerns about your loan, talk about flexible repayment options and review your financial situation with a dedicated professional. This can alleviate some of the pressure of applying and securing financing for your new or used vehicle and you can be more confident that the credit union is working with your best interests in mind.
4. We offer educational resources, including provide information such as financing options and how to make the best decisions when assessing the value of your car purchase. If you're a first-time car buyer and apprehensive about the loan process, you can turn to your credit union for unbiased answers.
5. Unlike commercial banks, which often grant their lenders bonuses or some type of compensation for the loans they get approved, credit unions, as not-for-profit financial institutions, work for their members and aren't driven to sell you anything that equates to extra money in their pocket.

All profits from members end up going back to them in the form of lower rates on financial products and more flexible loan options. If you don't like the pressure of working with lenders from a commercial bank, your credit union is the answer.



A more powerful Home Banking experience is coming November 5, 2019.

- ✓ **More friendly user design**
- ✓ **New Mobile App**
(with Debit & Credit Card Controls, plus Bill Pay)
- ✓ **Biometric Security Features**
(Face Recognition and Finger Print)
- ✓ **Text Banking**



Notice of Fee Changes Fees effective 8/1/19

- Account Closing/Re-opening within 13 months - \$25.00
- Return Deposit fee - \$33.00
- Non-member PCCU Check Cashing Fee - \$10.00 or 10% whichever is greater
- Temporary Checks - \$5.00 per page (4) checks
- Photocopy - \$1.00 per page
- Garnishment and Levy Fee - \$100.00
- Paper Statement fee - \$5.00
- Outgoing Wire Transfer fees - \$25.00 Domestic / \$45.00 International
- Requested mailed receipts - \$3.00

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

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, Fax (512) 832-0278; email: complaints@tud.texas.gov, Website: 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.