

Exciting News...

Summer 2018

MEMORIES MADE EASY

with a

VACATION LOAN

Apply Today!



Need to get away on that last minute vacation?

Apply now through July 31, 2018 for a vacation loan up to \$5,000 at 8.9% APR*.

Call 678 505-8226. Application fee may apply.

**Lower your payment.
Keep your car.**

SWAP your auto loan to MembersFirst and we'll **DROP** your rate by 2% to as low as 2.9% APR*

Beginning August 14, 2018, refinance your auto loan from another lender with Piedmont Plus and we'll help you:

- Drop your rate by 2% to as low as 2.9% APR*
- Enjoy no payments for 90 days**

Lower your payment, keep your car... it's that simple! Low loan rates on RVs and Motorcycles, too!

As low as 3.9% on RVs

As low as 4.9% on Motorcycles

Call 678 505-8226

Offer ends November 30, 2018.

*APR=Annual Percentage Rate. Subject to credit approval. Rates, terms and conditions subject to change without notice. See credit union for details.





Credit Union Notes of Interest

In an effort to streamline our accounting methods, **effective September 1, 2018** we will begin posting payroll and reoccurring deposits to your account on the effective date as determined by your employer or deposit provider. The effective date is indicated on your payroll statement, check stub, or benefits letter. Previously many of you received your payroll and other reoccurring deposits earlier than the date intended by your employer or depositor. This change will result in your deposit being available to you on the intended date and will affect all members.

We encourage you to plan ahead for this change. Over the course of the next few weeks, please review your account for any preauthorized debits and make the necessary changes with the merchants. If you have items that are automatically deducted from your account, be sure to check the dates of the deductions to ensure they are not before the effective date on your paystub or benefits letter. This change will affect all members and we are unable to grant any exceptions to this process. If you have questions, please contact a credit union representative.

The following fee schedule will go into effect on **September 1, 2018**. These fees may be assessed against your account and the following transactions limitations, if any, apply to your account.

Fee Type	Fee
Excessive Savings Withdrawal Fees	\$3.00 (After 3 per Quarter)
Piedmont Regular Checking Monthly Fee	\$5.00
Piedmont DDA Monthly Fee	\$10.00
Piedmont Free Checking	\$0.00
Insufficient Funds	\$33.00
Overdraft Fee	\$7.00
Stop Payments	\$33.00
Return Deposit Item Fee From Others	\$10.00
Return Deposit from Member	\$25.00
Copy of Share Draft	\$3.00
Teller / Official Check	\$5.00
Debit Card Replacement	\$10.00
Return Mail Fee / Bad Address Fee per month	\$5.00
Statement Copy	\$5.00
Paper Statement Fee	\$3.00
Money Order Fee	\$1.50 each
Domestic Wires	\$15.00
International Wires (Varies)	\$60-\$100
Incoming Wires	\$10.00
Skip a Payment Fee	\$30.00
Dormant Fees / Inactivity Fee	\$5.00 per month after 12 months inactivity

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