

The **PEFCU** *Difference*



5 REASONS
WHY PEFCU
OUTSHINES
BANKS

1. YOU Own It.

Banks take as much as they can and share as little as possible because they are controlled by profit-driven stockholders. PEFCU is a member-owned, not-for-profit co-op—so, the members benefit from the Credit Union's success. Profits are returned to you in the form of lower loan rates and fees and higher dividend rates than banks typically offer.

Our membership is offered to all retired and current associates of Publix Super Markets, Inc. and their immediate family and household members, and select Employer Groups (SEG) and their family members. Once you're a member, you're always a member. Your membership qualifies your immediate family to become lifetime members as well.

2. YOU Earn More Money.

Banks will offer deposit rates small enough to keep their shareholders happy, with little regard for the member's ability to earn a healthy return.

At PEFCU, profits are returned to the members in the form of high-yield savings. Money deposited in our Prime Share Savings, Share Certificates of Deposit, and other savings and investment accounts usually earn higher dividend rates than banks. Also, the money you deposit is secure—at least \$250,000 per individual depositor are federally insured by the National Credit Union Administration (NCUA).

3. YOU Save More Money.

Banks' primary goal is to squeeze profits from their customers. By charging higher (and often unnecessary) fees and interest rates for products and services, banks ensure that the money that leaves your pocket goes directly into their shareholders' pockets.

Since PEFCU is owned by its members, it's in our best interest to save you money whenever possible. Joining PEFCU gives you access to money-saving financial offers—including lower interest rates on credit cards and loans. PEFCU also offers qualified members low-rate balance transfers and loan refinance offers from other institutions to save money on credit card, mortgage, and automobile payments.

And many of our banking services can be completed at lower fees—some for free—than what banks charge.



4. YOU Are Acknowledged.

The members are the primary decision makers at the Credit Union. While banks shift policies, procedures, and branding solely based on impersonal algorithms and shareholder demands, the products and services offered at PEFCU are based on member feedback.

PEFCU can offer products and services based on realistic needs. A PEFCU personal loan truly is personal: While banks may allow customers to borrow higher amounts than needed so that more interest accumulates, PEFCU can offer smaller, budget-friendly loans to save members money.

5. YOU Have Easy Access.

It's true that a lot of banks are scattered across the state and nation. PEFCU is also growing but remains focused on the member's local community. We understand that brick and mortar are not as essential to the Credit Union as the people we serve.

We use state-of-the-art technology to connect with our members wherever they live. Members can access their accounts via a multitude of digital platforms; including online, mobile, and telephone banking. Members can also access their money from thousands of ATMs throughout the country because PEFCU is part of the CO-OP ATM network.

No matter where in the world life takes you, you can keep your PEFCU membership benefits.



**Member Contact Center:
1-800-226-6673**

www.pefcu.com



 **Publix Employees
Federal Credit Union**
Helping *YOU* live your best financial life