



# MEMBER SERVICES



SEE WHAT THE BENEFITS OF  
***SMART MEMBERSHIP***  
HAVE TO OFFER YOUR FAMILY.





## SAVINGS ACCOUNTS<sup>1</sup>

- » Regular Savings
- » Berenstain Bears Cub Account (up to age 13)
- » Club, Holiday, and Vacation Accounts
- » Individual Retirement Account (IRA)
- » Money Market Account<sup>2</sup>
- » Share Certificates

## CHECKING ACCOUNTS<sup>1</sup>

- » Basic Checking
- » CU60 Checking (age 60 and over)
- » eXtreme Checking (ages 14-21)
- » Fresh Start Checking
- » Premium Checking (provides dividend earnings<sup>2</sup>)

### Checking Account Features

- » No per-check charges
- » Free ATM deposits and withdrawals at Peach State ATMs<sup>3</sup>
- » Overdraft protection linked to savings

### C.A.R.E.S. Visa Debit Cards

- » No annual fee
- » No charge from Peach State to get cash back when making purchases at many retail locations
- » Debit Card/ATM management
- » Round Up Program

<sup>1</sup> Electronic statements: free | Paper statements: \$4

<sup>2</sup> Fees may apply for accounts with balance requirements

<sup>3</sup> Balance inquiries: \$.50 each

# LOANS

We offer a variety of loans to fit your life! Apply online, visit a branch, or call our Loans By Phone Center at 770.580.6000 to speak with a Loan Specialist.<sup>4</sup>

- » Auto, recreational vehicles, and personal loans
- » Fresh Start Auto Loan Program
- » Ready, Set, Drive! First Time Auto Loan Program
- » Share Secured

## Visa Platinum Credit Cards

- » Variety of options, including cards with rewards
- » Low rates, no annual fees, paperless statements available
- » Student Visa Credit Cards
- » Business Visa Credit Cards

<sup>4</sup> Some loans may require additional documents to be signed in person at a branch





# FIRST MORTGAGES

We have mortgage experts on staff and offer a complete suite of mortgage products to help you finance your home.

- » Adjustable Rate Mortgages (ARMs)
- » Conventional
- » Construction
- » Federal Housing Administration (FHA)
- » First Time Buyer Programs
- » US Department of Agriculture (USDA)
- » Veterans Affairs (VA)

To get started, apply online or call our Mortgage Services Department at 770.580.6098.

# HOME EQUITY LOAN

Take advantage of the equity you've built in your home with a Home Equity Line of Credit (HELOC) or Second Mortgage.

## HELOCs

- » Convenient access to money when you need it
- » Adjustable rate
- » Lines up to \$150,000
- » Low closing costs
- » No prepayment penalty

## Second Mortgages

- » Fixed rate
- » Borrow up to \$150,000
- » Low closing costs
- » No prepayment penalty

To apply, call 770.580.6000.



## DIGITAL SERVICES

### Online and Mobile Banking<sup>5</sup>

- » Same sign-on for Online and Mobile Banking
- » Reset username and password 24/7
- » View accounts, transfer money, and pay bills
- » Bill Pay is free when you sign up for eStatements
- » Set alerts for low balances, large dollar transactions, and more
- » Mobile Check Deposit
- » Mobile Wallet (pay with your smartphone)
- » Separate login available for joint owners
- » Single sign-on to access your Peach State Visa Credit Card
- » View and print check images and statements
- » Pull tax forms

<sup>5</sup> Based on your wireless plan and mobile carrier's offering, additional message data fees may apply

# ADDITIONAL SERVICES

## Direct Deposit

## Insurance

- » GAP Protection with Auto Deductible Reimbursement (ADR)
- » Extended Warranties for Vehicles
- » Accidental Death and Dismemberment
- » Auto, Homeowner's, Dental, and more

## Debt Protection for Loans

- » Life, Disability, and Involuntary Unemployment

## Payroll Deduction

## Safe Deposit Boxes (select locations)

## Shared Service Centers

- » Visit [co-opfs.org/Shared-Branched-ATM](https://co-opfs.org/Shared-Branched-ATM) to search for locations
- » Make deposits, withdrawals, and loan payments (fee may apply)

## Small Business Loans and Services

## Vehicle Buying Services

- » Auto Assistance: 770.476.9770 | [cuautosearch.com](https://cuautosearch.com)

## Notary and Signature Guarantee

## Visa Gift Cards

## Wire Transfers





# PEACH STATE C.A.R.E.S. A BRAND PROMISE

The heart of Peach State Federal Credit Union is found in our dedication to:

**Community | Arts | Responsibility | Education | Service**

Peach State C.A.R.E.S. so that our members and communities may continue to grow.



Our commitment to care guided us to create the Peach State FCU C.A.R.E.S. Foundation in 2021. The Foundation helps our members and communities continue to grow through charitable contributions, and support of the arts and education.

The Foundation is supported by our C.A.R.E.S. Visa Debit Card Program. For every purchase made with a Peach State Visa Debit Card, Peach State will donate a nickel to the C.A.R.E.S. Foundation.<sup>6</sup>

Members who use their Peach State Visa Debit Card instead of cash, checks, or other cards make a meaningful impact in our community with every purchase!

To learn more about all of the ways we serve our communities, please visit [\*\*peachstatefcu.org/CARES\*\*](https://peachstatefcu.org/CARES).

## **How do I become a member?**

Visit any of our branch locations to complete an application and open a Savings Account with an initial deposit of \$5 and pay a one-time membership fee (\$5) and USA Patriot Act recovery fee (\$5). The \$5 deposit represents your share in Peach State and is held on deposit while you're a member. Once your Savings Account is opened, you'll have immediate access to all of our products and services.

6 \$0.05 per transaction of Peach State Federal Credit Union's merchant interchange income from our Visa Debit Card program is used to benefit the communities we serve. We will determine where/how funds are disbursed. This does not affect members' accounts nor will any member information be disclosed. You will not incur any additional fees or charges from this program. Merchant interchange income is derived from fees that a merchant pays to accept credit/debit card payments. The C.A.R.E.S program may or may not apply to ATM transactions, certain commercial transactions, or other transactions not processed by Visa.



## SMART CONNECTIONS

Please visit **[peachstatefcu.org](https://peachstatefcu.org)** for a complete list of branch locations.

To learn more about how Peach State *cares*, visit **[peachstatefcu.org/CARES](https://peachstatefcu.org/CARES)**.

678.889.4328 | 855.889.4328

**MemberLine: 24/7 Telephone Banking**  
770.338.4180 | 706.543.1699

**Loans By Phone**  
770.580.6000

**Report a Lost or Stolen Visa Credit Card  
After Hours**  
844.477.7328

**Report a Lost or Stolen ATM or Visa Debit  
Card After Hours**  
770.338.4180



**VISA**

Federally insured by NCUA.  
NMLS ID# 483559