



MEMBER SERVICES



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





SAVINGS ACCOUNTS¹

- » Regular Savings
- » Berenstain Bears Cub Account (up to age 13)
- » Club, Holiday, and Vacation Accounts
- » Individual Retirement Account (IRA)
- » Money Market Account²
- » Share Certificates

CHECKING ACCOUNTS¹

- » Basic Checking
- » CU60 Checking (age 60 and over)
- » eXtreme Checking (ages 14-21)
- » Fresh Start Checking
- » Premium Checking (provides dividend earnings²)

Checking Account Features

- » No per-check charges
- » Free ATM deposits and withdrawals at Peach State ATMs³
- » 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

¹ Electronic statements: free | Paper statements: \$4

² Fees may apply for accounts with balance requirements

³ 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.⁴

- » 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

⁴ 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 Banking⁵

- » 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

⁵ 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-opcreditunions.org/locator 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 | getstarted.cuautosearch.com

Notary and Signature Guarantee

Visa Gift Cards

Wire Transfers





SMART CONNECTIONS

Please visit peachstatefcu.org for a complete list of branch locations.

To learn more about how Peach State CARES visit 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