

Credit unions are not-for-profit organizations, making us dramatically different from other financial institutions. We have a responsibility to serve our members and our community – not maximize profits – which ensures that our focus remains on improving the lives of our neighbors and beyond.

OUR MISSION

Peach State is a not-for-profit financial cooperative with a mission to meet the needs and exceed the expectations of our member-owners.

We stand behind our mission, are driven by our core values, and remain dedicated to serving our members.



"At Peach State, we're committed to doing our part in helping create good in our neighborhoods. Our goal is to help our communities grow and thrive."
~President/CEO, Marshall Boutwell



OUR CORE VALUES

We achieve our mission in part by following a set of core values.

- »» Commitment
- »» Community
- »» Education
- »» Excellence
- »» Integrity
- »» Passion
- »» Respect
- »» Service
- »» Teamwork
- »» Trust



THE PEACH STATE FCU C.A.R.E.S. FOUNDATION



The heart of Peach State Federal Credit Union is found in our dedication to:
Community | Arts | Responsibility | Education | Service

Over \$2 million in community donations made since 2019!

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

In 2021, we introduced the Peach State FCU C.A.R.E.S. Foundation with a goal of helping neighbors through contributions throughout our service area. Thanks to the C.A.R.E.S. Foundation, meaningful contributions are made within our communities that positively impact the lives of those who live in them.

The C.A.R.E.S. Foundation is supported by our C.A.R.E.S. Visa Debit Card Program, which was established in 2019, as well as contributions from outside donors. For every purchase made with a Peach State Visa Debit Card, Peach State donates a nickel to the C.A.R.E.S. Foundation, which supports non-profits, school systems, and the arts in the communities within our footprint.¹

To learn more about the Peach State FCU C.A.R.E.S. Foundation, please visit peachstatefcu.org/CARES.

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C.A.R.E.S. FOUNDA[®]TION

OUR COMMUNITY COMMITMENT

PEACH STATE C.A.R.E.S.

C.A.R.E.S. is more than just an acronym at Peach State. Each letter illustrates how we create positive impacts in the communities that we serve.

Community

Supporting our members and their families where they live, work, and play is part of Peach State's daily business. From fighting food insecurity through year-round initiatives that benefit local food banks to monetary contributions, Peach State believes in the power of giving back. That's why we continue to support numerous charitable endeavors each year.



Arts

Peach State sponsors local theatres and art programs, ensuring their accessibility to all our neighbors. We believe that it's important for everyone to experience the positive impact that the arts have in our communities.



Responsibility

We remain fully vested in helping our neighbors improve their well-being for the benefit of present and future generations.

As a not-for-profit financial cooperative, we advocate financial education, smart saving habits, and sound credit use to enrich the lives and financial well-being of our members and surrounding communities.

We achieve this by delivering responsible and affordable products and services to our members. Profits earned above expenses are returned to our members in the form of lower fees, lower loan rates, and higher earnings on savings accounts.



Education

Originally founded as Gwinnett Teachers Credit Union in 1961, we pay tribute to our roots by maintaining a focus on education. Our annual Scholarship Program provides scholarships and educational grants for students and our adult members pursuing post-secondary education. We also support our local school systems and recognize local teachers for their commitment to inspiring and educating the great minds of today's youth.



Service

It's our mission to exceed the expectations of our member-owners. We believe the best way to serve our members is to provide affordable, quality financial products and services. We also believe in being of service to our members through offering educational tools and resources to help them sustain healthier financial lifestyles.



To learn more about our community commitment, please visit peachstatefcu.org/CARES.



I recently went back to school after a few years off. I was unable to receive any financial aid upon returning and didn't know how I would pay for my books or tuition. I applied for a Peach State scholarship and was chosen as a recipient! I was able to pay for my books and tuition! I excelled that semester and received recognition from the Vice President of Student Affairs, and I have since received a two-step promotion at my job! I am very grateful for the opportunity I was given by Peach State, and I am currently only seven classes away from graduation.

~Tiffany



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1 \$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. Peach State 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.

This credit union is federally insured by the National Credit Union Administration.