



Welcome to

SMART

BANKING

HELPING YOU LIVE YOUR BEST FINANCIAL LIFE





PUBLIX EMPLOYEES FEDERAL CREDIT UNION

Headquartered in Lakeland, FL, Publix Employees Federal Credit Union (PEFCU) is a member-owned cooperative that was founded in 1957 to meet the financial needs of Publix Super Markets, Inc. associates and their family members. PEFCU, with over \$1.5 billion in assets, is ranked in the top five percent of credit unions nation-wide. PEFCU maintains a five-star rating by Bauer Financial and boasts an "A+" in financial health. PEFCU remains committed to improving the financial lives of its members and continues to expand its membership throughout the southeastern U.S.

OUR MISSION

To provide exceptional, convenient, and innovative financial solutions throughout all phases of each member's life.

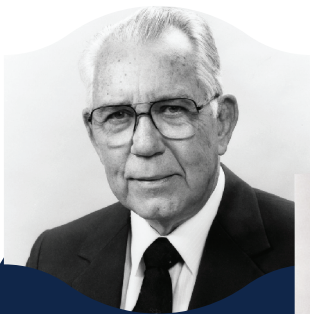
OUR VALUES

Caring
Inclusive
Transparent
Accountable
Innovative

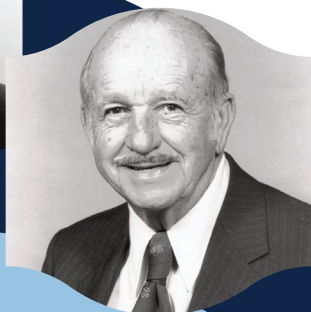


OUR HISTORY

Publix founder George Jenkins, John Turner, and other leaders of Publix Super Markets envisioned giving hardworking Publix associates access to better loans and savings options. He and the other leaders believed the “people helping people” principle of a credit union fit perfectly with Publix’s philosophy of supporting each other. They applied for a credit union charter, put the plan in motion, and in good faith, became the first members of PEFCU in 1957.



MR. TURNER



MR. GEORGE

YOUR MONEY IS SECURE

Your savings are federally insured for up to at least \$250,000 per individual depositor and backed by the full faith and credit of the National Credit Union Administration (NCUA), a United States of America government agency.

MEMBERSHIP ELIGIBILITY

Active and retired associates and their immediate family and household members from the following Select Employer Groups (SEGs):

- Publix Super Markets
- Lone Palm
- City of Lakeland
- Publix Employees Federal Credit Union

For a complete list of SEGs, visit [PEFCU.com](https://www.pefcu.com)

JOINING IS EASY

When you join PEFCU, you become an owner of our credit union. A \$5 deposit in your Prime Share (Savings) Account is your ownership share. Here are some ways you can join:

- Visit us at [PEFCU.com](https://www.pefcu.com) to apply online; or
- Visit your local branch to join in person.



PEFCU SERVICES

Our goal is to make sure members like YOU benefit from our profits through better rates on loans, savings, and investments, plus more free services than banks offer. Below are some of the services you will enjoy as a PEFCU member:

- Free Bill Pay
- Free notary services
- Free financial education
- Free FICO® Score via PEFCUMobile
- Free Medallion Signature Guarantee
- Free direct deposit and payroll distribution
- Safe deposit box (Lakeland and Jacksonville only)
- Free early pay for government-issued direct deposit

SAVINGS (PRIME SHARE) ACCOUNT

When it comes to saving, PEFCU offers a variety of savings options designed to help you reach your financial goals. PEFCU members enjoy higher dividends and flexible terms, and this account may serve as overdraft protection for your checking account. This share account establishes your membership and acts as your foundation for everything PEFCU has to offer.



CHECKING ACCOUNT

At PEFCU, we give you everything that you need from a checking account—and it's free! No minimum balance, no "per check" charge, and much more.

PEFCU VISA® DEBIT CARD

With a PEFCU Visa® Debit Card, you can access your funds at any ATM with the Visa®, Plus, Pulse, Presto!, or CO-OP logos. You can use this card at nearly 30,000 surcharge-free CO-OP ATMs nationwide. Use it for purchases anywhere Visa® is accepted.

COURTESY PAY*

Courtesy Pay can be used as protection for your PEFCU checking account. Courtesy Pay will pay your non-sufficient funds checks or Automatic Clearing House (ACH) items up to your approved limit for a minimal fee of \$25 per transaction. Details are online at PEFCU.com.

*Must meet certain qualifications

SECONDARY SAVINGS (CLUB) ACCOUNT

A PEFCU Secondary Savings (Club) Account is an easy way for you to save for anything: a down payment for a new home, a wedding, education expenses, or even just for a rainy day!

HOLIDAY CLUB ACCOUNT

Opening a Holiday Club account each year should be your New Year's resolution. With a Holiday Club account, you can save the money you need for the holidays without starting off the New Year in debt! You can save year-round, with no maintenance fees. Your money will roll over on November 1 of each year into the account you choose, and your Holiday Club Account will automatically renew at the start of the following year.

MONEY MARKET

The PEFCU Money Market Account is a flexible savings option that offers higher returns on your deposits and convenient access to your money—with no hidden fees. The advantages of a money market account make a difference when you need to tap into your funds for that unexpected auto repair or spontaneous weekend getaway.

SHARE CERTIFICATE (CD)

You can save money and earn great dividends over the short or long term with a PEFCU Share Certificate (CD). Share certificate dividends are generally higher than those paid on savings accounts, rewarding you with higher returns. You can get a fixed rate for the entire term of your certificate, with terms ranging from six months to five years.



IRA CERTIFICATES

IRA certificates are a great choice for long-term savings and retirement planning thanks to their tax benefits and higher dividends.

Traditional, Roth, and Direct Rollover IRAs are smart and secure ways to invest in your retirement long-term. Choose from our Traditional IRA, IRA Share Certificate, or a combination of both.

LOANS

PEFCU offers a wide variety of loan options to help meet any of your needs, like financing a car, buying a home, debt consolidation, vacations, home improvement projects, or anything in between. All of our loan options include low rates and excellent terms. View our rates and qualifications and apply at your local branch, at [PEFCU.com](https://www.pefcu.com), or via the **PEFCUMobile** app.

NEW & PRE-OWNED VEHICLES

Whether you're looking for style, speed, or endurance, get your auto loan preapproval from PEFCU before you start your automobile search. We offer financing for new and used vehicle loans including:

- Cars & Trucks
- Motorcycles
- New UTVs/ATVs
- Boats & RVs





MORTGAGES

Make your dream home a reality. At PEFCU, we have low rates and the personalized services you need to help you easily finance or refinance your home. We have several mortgage products to choose from:

- Conventional Mortgage Loans
- First-Time Home Buyer Program
- Home Equity Loans
- Land Loans

PERSONAL LOANS

Personal Loans: Whether it's vacations, weddings, or unexpected repairs - ready or not, life happens! When it does, PEFCU can offer you a personal loan with excellent, low rates and fixed terms that fit your budget.

Personal Line of Credit: Why wait for the unexpected? Plan ahead with a Personal Line of Credit (PLOC). It's convenient for cash, transferring funds, recurring expenses, and even overdraft protection. You can reuse this revolving line of credit as you pay on the balance.

PUBLIX STOCK SECURED LOAN*

Need extra cash? Why not use your Publix stock to your advantage? Apply for a Publix Stock Secured Loan to pay for home repairs, weddings, and other planned or unplanned expenses. This exclusive PEFCU loan allows you to borrow against the value of your Publix stock while retaining ownership of your shares. Visit [PEFCU.com](https://www.pefcu.com) for details.

*Available to PEFCU members who own Publix stock purchased directly from Publix or distributed from a Publix retirement plan directly to the PEFCU member.

SHARE & CERTIFICATE SECURED LOAN

Use the cash in your savings account or certificate as collateral for a Share Secured Loan or Certificate Secured Loan. Earn dividends on your savings balance while you use the cash value for whatever you desire!

PEFCU VISA® CREDIT CARDS

Make our PEFCU Visa® Credit Card your go-to card—it's one of the best financial decisions you'll ever make. PEFCU offers Visa® Platinum and Visa® Secured, which both include:

- No annual fee
 - Low, fixed rates
 - Robust rewards program
 - No cash advance fee
 - No balance transfer fee
-

SCORECARD® REWARDS

With the ScoreCard® rewards program, you can earn points when you use the PEFCU Visa® Credit Card. Cardholders can redeem their points for cash back, merchandise, travel, and select gift cards. You can log in directly from **PEFCU**Online or through the **PEFCU**Mobile app to monitor your rewards balance, check for special deals, browse merchandise, and more!

CARD FRAUD PROTECTION

Your cards are monitored by our Fraud Protection Program. If any of your cards are lost or stolen, please call (855) 477-1129 for 24/7 assistance.

DIRECT DEPOSIT

With Direct Deposit, you don't have to visit us to deposit your check. This is a fast, free, and easy way to get your checks deposited into your account immediately. You can provide your employer, government, and/or other participating check issuers with our ABA/routing number (263179817) and your MICR account number for electronic direct deposit.

MOBILE BANKING

Our free mobile banking app provides everything you need to manage your finances. Use the **PEFCU**Mobile app to pay bills, move money between your accounts, send money, make mobile deposits, and more. Tap into convenience and download "PEFCU Mobile Banking" from your device's official app store today!

ONLINE BANKING

Bank whenever you want from virtually anywhere with free online banking. Monitor your accounts, pay bills, apply for loans and credit cards, access your statements, and more! It's free and easy, so you'll save time and money!

Contact us during branch hours:

Member Contact Center (800) 226-6673

Secured Message via **PEFCU**Mobile

Live Support Chat at PEFCU.com

Branch Hours:

Mon., Tues., Thu., Fri., 8:30 a.m. - 5 p.m.

Wed. 10 a.m. - 5 p.m.

Lakeland Main Branch

3005 New Tampa Hwy. | Lakeland, FL 33815

Mailing:

PO Box 1000 | Lakeland, FL 33802-1000

Phone: (863) 683-6404

24/7 ATM Access

Altamonte Springs Branch

482 East Altamonte Drive | Suite 1010

Altamonte Springs, FL 32701

Jacksonville Branch

101 Scholars Way | Jacksonville, FL 32216

Lawrenceville Branch

3340 Sugarloaf Parkway | Lawrenceville, GA 30044

24/7 ATM Access

Pembroke Pines Branch

219 North University Drive | Pembroke Pines, FL 33024

24/7 ATM Access

Royal Palm Beach Branch

11957 Southern Boulevard | Royal Palm Beach, FL 33411

24/7 ATM Access

Sarasota Branch

3564 Clark Road | Sarasota, FL 34231

24/7 ATM Access



@PublixCU

