

Branch Hours:

Mon., Tue., 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 • Toll-Free: (800) 226-6673
24/7 ATM Access

Pembroke Pines Branch

219 North University Dr. • Pembroke Pines, FL 33024
Mailing: PO BOX 848609 • Pembroke Pines, FL 33084-0609
Phone: (954) 961-6667 • Toll-Free: (800) 822-4573

Jacksonville Branch

101 Scholars Way • Jacksonville, FL 32216
Mailing: PO BOX 8788 • Jacksonville, FL 32239-0788
Phone: (904) 725-4662 • Toll-Free: (800) 767-4618

Royal Palm Beach Branch

11957 Southern Boulevard • Royal Palm Beach, FL 33411
Phone: (561) 832-2629 • Toll-Free: (800) 822-4597

Altamonte Springs Branch

482 East Altamonte Dr., Suite 1010
Altamonte Springs, FL 32701-4604
Phone: (407) 260-1490 • Toll-Free: (800) 822-4756

Norcross, Georgia Branch

59 South Peachtree St. • Norcross, GA 30071-2503
Phone: (770) 613-0452 • Toll-Free: (800) 822-4758

Lawrenceville, Georgia Branch COMING SOON!

850 Lawrenceville-Suwanee Rd.
Lawrenceville, GA 30043

Sarasota Branch

Beneva Village • 3564 Clark Rd. • Sarasota, FL 34231
Phone: (941) 927-5220 • Toll-Free: (877) 231-3428
7 a.m.–9 p.m. • 24/7 ATM Access

CAT (Computer Access by Telephone)

Lakeland: (863) 680-1733 • Toll-Free: (800) 226-7611

Home Banking Access

www.pefcu.com

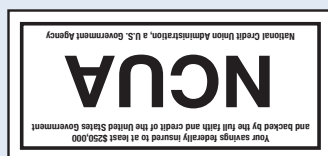
Financial Services Handbook



www.pefcu.com

1.800.226.6673

Rev. 07/19





When you join Publix Employees Federal Credit Union, you're more than just a number. You're an owner of a not-for-profit cooperative—an association with a strong, shared commitment to the financial well-being of its members. Since there are no outside shareholders or investors, all the Credit Union's earnings are returned to you in the form of exceptional products and services.

Our Mission

The primary mission of Publix Employees Federal Credit Union is to provide quality service that meets the financial needs of its members, while maintaining a financially stable organization that adheres to generally accepted Credit Union operating standards.

Your Money Is Secure

Your savings is federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration (NCUA), a U.S. Government Agency.

The Benefits of Membership Are Available to:

- All retired and current associates of Publix Super Markets, Inc. and their family members.
- All family members of a current PEFCU member.
- All Select Employer Groups (SEGs) and their family members. *(For a complete list of SEGs visit us at www.pefcu.com.)*

Joining Is Easy

Visit us at www.pefcu.com for online Account Opening, through Publix Passport, or call to receive an application by mail. We ask that all members open up a Savings Account (Base Share Account) and maintain a minimum balance of \$50, in order to avoid a monthly \$2 fee. At initial opening you will need to make a \$7 deposit (\$5 Savings deposit and a \$2 one-time membership fee). You will have 6 months from Account Opening to bring balance to \$50 before a \$2 monthly fee is assessed.

Basic Benefit Review

High Earnings Savings Plans

We have a variety of excellent savings options to choose from: visit us at www.pefcu.com to open an account online.

Member Savings (Base Share) Account

- Convenient and easy access by ATM, CAT (Computer Access by Telephone), Internet Home Banking, Bank-by-Mail, and Mobile Banking.
- An "Average Daily Balance" of \$50 must be maintained in order to earn dividends monthly and avoid a \$2 per month charge.
- **Free** Overdraft Protection to the Checking Account.

Holiday Club Account

Save for the holidays throughout the entire year.

- Your money remains on deposit and is "locked in" until November 1.

Checking Account

- Enjoy automatic, safe, and convenient account deposits through Direct Deposit, Bank-by-Mail, or Mobile Deposit*.
- Save money with no minimum balance or monthly service charge.
- Get immediate account access 24 hours a day, 7 days a week with CAT, Internet Home Banking, or Mobile Banking.
- Save money on returned check charges with **free** Overdraft Protection from savings. Courtesy Pay is available to qualified accounts with a minimal fee assessed for this service.
- A VISA Debit Card* is available for easy account access through any ATM or any merchant location that accepts VISA.



*Account must qualify for this service.

Investments

Choose from a number of PEFCU investment opportunities and benefit from exceptional dividends.

Money Market Account

- A minimum balance of \$1,000 ensures you get the highest dividends possible.

Share and IRA Certificates

(Traditional/Roth/Educational/Rollover)

An excellent long-term investment and retirement plan.

- Choose from terms to suit every budget.
- Enjoy competitive dividends for an excellent return on your investment.
- Tax advantages on IRA Certificates.

Loans

We offer a variety of low interest loan options to meet your individual needs. Plus, add our Credit Life and Disability Insurance Coverage for the ultimate peace of mind.

New and Used Cars, Trucks, and Motorcycles

- Up to 100% financing on new car, truck, and motorcycle loans.
- Low cost Mechanical Breakdown and GAP coverage available on new and used cars and trucks.



New and Used Boats and Recreational Vehicles

- Up to 100% financing on new and retail book value on used boat and RV loans.

New Furniture, Appliances, and Personal Computer (PC) Loans

Personal Line of Credit

- Reuse as you repay.

Publix Stock-Secured

Use your personally-owned Publix Super Markets Stock as collateral for a loan.

- Choose from 3 types of Stock Secured Loans to best suit your needs.
- Get up to 80% of the value of the stock.

Publix Stock Purchase

- Earn dividends on stock purchased with this loan, even during the loan term.
- Borrow up to 100% of the market value of the stock purchased.

Share-Secured

- Use your savings as collateral and still earn dividends on your savings.

Charge/Credit Card Payoff

- Save money and have only one bill by consolidating your credit cards.

Share Certificate of Deposit

- Use your certificate as collateral and still earn dividends on your certificate.

First Mortgage

- Great fixed rates and flexible terms.

Second Mortgage /Home Equity Loan

- Borrow against the equity in your home.



VISA Credit Card

- **Immediate payments** can be made at any branch location, through CAT, Internet Home Banking, or Mobile Banking. No need to send in payments.
- No annual fee.
- 25-day, interest-free grace period on purchases.
- ScoreCard Bonus Program — 1 point for every \$1 purchased toward: Cash Back, Gift Cards, Merchandise, or Travel.
- Free balance transfers from other credit cards with matching ScoreCard Bonus points.
- Travel accident insurance.
- Get balance, transactions, pending transactions (authorizations/holds), block or activate your card using Internet Home Banking or CAT.
- Customer service, card activation, and to report lost/stolen:
 - Mon., Tue., Thu., Fri. 8:30 a.m.–5 p.m.;
Wed., 10 a.m.–5 p.m. (excluding holidays):
PEFCU – 1 (800) 226-6673
 - 24 hours a day, 7 days a week:
1 (855) 477-1129



VISA Secured Credit Card

All the same great benefits as our PEFCU VISA Card. Plus, you will earn dividends on your savings. A great service to help build or rebuild your credit.



Web Loan/VISA Payment

You can use the website or Internet Home Banking to quickly and securely pay your PEFCU loan or VISA Credit Card payments using an external (non-PEFCU) Checking or Savings account. This is a free service when using this option (ACH). However, this service is also provided by contacting a Credit Union Associate, but there is a fee of \$7.95 for this option.

Convenient Access to Your Accounts

We give you a variety of quick, convenient ways to access your accounts.

Direct Deposit

- Refer to your “New Account packet” for your Direct Deposit information or contact us at 1-800-226-6673.
- Check with your employer or government check issuer about setting up Direct Deposit.

Bank-by-Mail

- Deposit will post on the day it is received—then a new Bank-by-Mail envelope and your deposit receipt will be mailed back to you.

Mobile Banking

Safe and easy access to your accounts through Internet Capable Phones & Text Message.

- Check your Account Balance(s)
- Review Your Balance History
- Transfer Money between your PEFCU Accounts
- **Mobile Deposit†** – photograph checks and electronically deposit to your Savings or Checking Account. This free service offers \$1,000 per day deposit limit and \$200 per day immediate availability.
- **Send Money** – send money to anyone for only \$1.00 through PayPal.
- Free Mobile Bill Pay



Go to: <https://mobile.pefcu.com>, the Apple App Store, and Google Play to get started today!

†Account must qualify for this service.

VISA Debit or PEFCU ATM Card

- Offering multiple custom designs to choose from — pick the card that suits your lifestyle. See cards at www.pefcu.com.
- The PEFCU ATM Card is accepted at select locations* for ATM** and Point-of-Sale (POS) transactions.
- Use the Debit Card worldwide where VISA is accepted for ATM** and POS transactions.



*Presto!, Pulse, or Plus.

**A fee may be assessed for ATM services.

CAT (Computer Access by Telephone)

Have access to your account
24 hours a day, 7 days a
week from any phone.

- Make balance inquiries, check withdrawals, transfers between checking and savings accounts, request account histories, and more.
- Report lost or stolen VISA Credit, Debit, or PEFCU ATM Cards, and activate new cards.



Website

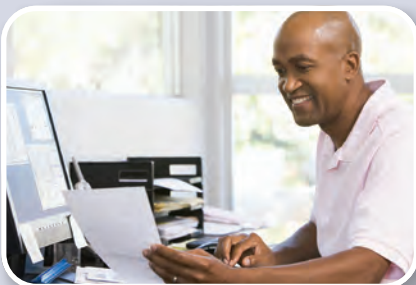
www.pefcu.com

- Get details about Credit Union products, contact information, and locations.
- Up-to-date loan and savings interest rates and yields (dividends).
- Access to Internet Home Banking.



Internet Home Banking

- Account transfers and histories.
- View your monthly Account and VISA statements with E-Statement.
- Use **Contact Us** to E-mail a Credit Union Associate.
- Stop payment on a check.
- Make loan, VISA, and mortgage payments.
- Free Bill Pay.
- View holds
- Report lost or stolen VISA Credit, Debit, or PEFCU ATM Cards and activate new cards.



Additional Member Services

We offer you a number of additional convenient services to help make your financial transactions easy and ensure you peace of mind.

- Notary Services
- Signature & Medallion Guarantee
- Cashier Checks
- Money Orders
- Wire Transfers
- Coin Counter
- Safe Deposit Box (Lakeland and Jacksonville only)
- Educational Materials
- Emergency Disaster Loans to help members in areas hit by natural disasters

Hugh Manatee Kids Club

For kids birth through age 12.

- Promotes and teaches regular savings habits.
- Available as joint account with an adult or as a "Uniform Transfers to Minors Account."

Boom! Teen Club

For teens ages 13 through 19.

- Promotes and teaches regular saving habits and budgeting.
- Utilize our Checking Account and VISA Debit Card.*



*Account must qualify for this service.

Journey Club

For ages 55 and over.

- Free box of Custom Checks annually.
- Free Money Orders and Cashier Checks



