Publix Employees Federal Credit Union

Helping YOU Live Your Best Financial Life

10/2026

NMLS #403109

NCUA

EQUAL HOUSING LENDER

Publix Employees Federal Credit Union

Helping YOU Live Your Best Financial Life



Trusted by Publix associates and their families *since 1957.*

Our Mission

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

Welcome to PEFCU

Headquartered in Lakeland, Fla., Publix Employees Federal Credit Union (PEFCU) is a member-owned cooperative founded in 1957 to meet the financial needs of Publix Super Markets, Inc. associates and their family members. With over $1.8 billion in assets, PEFCU maintains a five-star rating by Bauer Financial and boasts an "A+" in financial health. PEFCU remains committed to improving its members' financial lives and continues to expand its membership throughout the southeastern U.S.



Contact Us

Phone: 800-226-6673

Secured Message via Digital Banking

Live Support Chat at PEFCU.com

For a list of our branch locations, please visit PEFCU.com/about/locations-hours.



Publix Employees Federal Credit Union

Helping YOU Live Your Best Financial Life

We Are People Helping People

Publix Employees Federal Credit Union (PEFCU) is inspired by the "people helping people" approach of Mr. George Jenkins, the founder of Publix Super Markets, Inc. Just as Publix offers more than a great shopping experience by helping communities thrive, PEFCU endeavors go above and beyond our mission to serve Publix associates and their families with financial solutions. We also aim to be a responsible and caring neighbor by helping all in our local communities live their best lives.

Our History

Mr. George, Mr. John A. Turner, and other leaders of Publix Super Markets envisioned giving hardworking Publix associates access to better loans and savings options. These visionaries believed that 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.





Membership Eligibility

The benefits of PEFCU membership are available to:

- Publix Super Markets, Inc. associates
- Immediate family members of Publix associates
- Retired associates of Publix Super Markets, Inc.
- Household members of Publix associates

For a complete list of SEGs, visit **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. To apply for membership, go to **PEFCU.com** to submit an online application or visit your local branch to join in person.

Remember: Once a member, always a member!

Your Money Is Secure

Your savings are federally insured for up to $250,000 per individual depositor and backed by the full faith and credit of the National Credit Union Share Insurance Fund (NCUSIF), which is managed by National Credit Union Administration (NCUA), a United States of America government agency.



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 – all for FREE:

- Free Financial Courses
- Bill pay
- 24/7 digital banking access
- Notary services
- Credit monitoring via online and digital banking
- Medallion Signature Guarantee
- Direct deposit and payroll distribution





Self-Service Anytime, Anywhere

- Over 30,000 surcharge-free CO-OP ATMs nationwide
- Online or mobile check deposits
- Travel notifications
- ATM limit control
- Online account opening
- Zelle®
- Payroll distribution
- Automatic transfers
- Coin machines (at select branch locations)
- And more!



Digital Banking Options

Mobile Banking

Our free mobile banking app provides everything you need to manage your finances. Use the PEFCU Mobile Banking 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!

GET IT ON Google Play

Download on the App Store

Digital 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! Visit **onlinebanking.pefcu.com**.



Account Alerts

Want a quick, easy way to confirm that your payroll check is deposited? How about getting automatic reminders when your PEFCU loan payment is due? Then, log in to digital banking to personalize your Account Alerts settings, which will allow you to receive automatic email or text alerts about the account activity that matters to you the most!

Move Money

Transferring money between your PEFCU accounts and your accounts with other financial institutions is a breeze with our Move Money feature. It's safe, secure, and easy to set up.

Zelle®

Zelle® provides a fast and easy way to send and receive money with friends and family, right from our app. All you need is their email address or U.S. mobile number.

CO-OP ATMs

PEFCU is part of the nationwide CO-OP ATM network, giving you access to over 30,000 surcharge-free ATMs! You'll find the CO-OP logo on the ATMs of major retail stores, like Publix, 7-Eleven, Wawa, and more. Withdraw or deposit cash (at certain locations), check your account balance, transfer funds, and more!

More Member Perks

Financially Fresh

Financially Fresh is PEFCU's premier financial wellness resource designed to give you the knowledge needed to make fruitful financial decisions. Our original board game, Financially Fresh Journey, is your easy map to buying your dream home, sticking with your budget, boosting your credit score, buying your ideal car, and whatever else brings you financial stability. Learn more at **FinanciallyFresh.PEFCU.com.**

Free Credit Monitoring with Alerts

Making sure your credit profile is top-notch has never been simpler for PEFCU members. Our **FREE Credit Monitoring** tool, available in online and mobile banking, lets you view your credit score, check your full credit report, and get automatic alerts about changes to your credit profile!





Love My Credit Union Rewards and Discounts

Everyone loves to save, especially on products and services they use every day. That's what **Love My Credit Union Rewards** is all about. Members have saved over $2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save, too, with valuable discounts from partners like TurboTax, H&R Block, T-Mobile, Spectrum Mobile, and more.

Visit **LoveMyCreditUnion.org** to start saving today.

Member Discounts on Home and Auto Insurance

Insurance is an important part of a solid financial plan. The key is finding coverage that fits your needs – and budget – from someone you can trust. Designed for credit union members like you, the TruStage® Auto & Home Insurance Program provides affordable, top-quality protection for your peace of mind. Enjoy discounted rates combined with online convenience and 24/7 claims service.

Get your free quote online today or call **1-855-589-2146** for assistance.

Free Checking

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 over 30,000 surcharge-free CO-OP ATMs nationwide, many of which accept cash deposits. Use it for purchases anywhere Visa® cards are accepted. Contactless cards are available!

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 have your checks deposited into your account immediately.

ABA/Routing Number: 263179817

Overdraft Protection

Get peace of mind with free automatic overdraft protection for your checking account! Available funds will be automatically transferred from your savings and/or secondary accounts to cover check or ACH transactions when there are nonsufficient funds in your checking account. You don't need to call to request a transfer!

Savings Accounts

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.



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 automatic deposits will be ongoing!

Secondary Savings Account

A PEFCU Secondary Savings 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!

Investment Accounts

Money Market Options

The PEFCU Money Market Account and High-Yield Money Market Account are flexible savings options that offer higher returns on your deposits and convenient access to your money – with no hidden fees. Their advantages make a big difference when you need to tap into your funds for that unexpected auto repair or spontaneous weekend getaway.

Individual Retirement Accounts

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

Traditional and Roth 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.

Share Certificate

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

Credit Cards

Make our PEFCU Visa® Credit Card your go-to card – it's one of the best financial decisions you'll ever make. Our Fraud Protection Program monitors your cards. If any of your cards are lost or stolen, please call (855) 477-1129 for 24/7 assistance.

PEFCU offers Visa® Platinum and Visa® Secured, which both include:

- Low rates
- Perx rewards (on select cards)
- No cash advance fee
- No balance transfer fee
- Visa Travel Accident and Auto Rental Insurance
- Contactless Cards

Perx Rewards

From groceries to fuel to morning coffee, your everyday purchases will really pay off. Qualified cardholders earn 1 point for every $1 spent on qualified purchases, plus, there'll be opportunities to earn bonus points where you shop most.

Loans

PEFCU offers a wide variety of loan options to help meet any of your needs. View our rates and qualifications and apply at your local branch, via **onlinebanking.pefcu.com** or with the PEFCU Mobile Banking app.

- Competitive rates
- Fast and easy application
- No application fee
- No pre-payment penalties
- Flexible payment schedule
- Auto-draft payments

New and Pre-Owned Vehicles

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

- Cars and trucks
- Motorcycles
- New UTVs and ATVs
- Boats and RVs
- New golf carts
- New or Pre-Owned Jet Skis

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. No collateral is needed!

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? This exclusive PEFCU loan allows you to borrow against the value of your Publix stock while retaining ownership of your shares. A small fee is required to secure the loan.

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

Share and Certificate Secured Loans

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!



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. And you don't need 20% down! We have several mortgage products to choose from.

Conventional & Jumbo Mortgage Loans

Shop for your home with confidence! Whether it's your first time purchasing or you're looking for a refresher, our Mortgage Loan Officers will happily guide you through the home-buying process. Let us use our creativity and technology to give you the best lending experience ever!

First-Time Home Buyer Program

Do you want to be free from the worries of rising rent payments and demanding landlords? Have you considered buying a home for the first time or buying a home again but are worried that you don't have enough money or guidance? Then, our special First-Time Home Buyer (FTHB) program is exactly what you need to take the next big step to homeownership! It may be the smartest move of your life!

Home Equity Loans

If you plan to refresh your home with a new style, do much-needed repairs, or consolidate large debt, our Home Equity Loan options will make you feel right at home. And we'll get your money to you fast.

Land Loans

Are you planning to build a new home for yourself and your family? PEFCU knows what it's like to build dreams from the ground up, and with a PEFCU Land Loan, you can buy the perfect parcel of land for your dream home!

Second Mortgage Loans

Whether it's a beach getaway, mountain retreat, or home away from home, our second home mortgage options can help you finance the property you've been dreaming about.

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