

# COINS

**Fall 2007**

The quarterly news and information  
publication of



**Piedmont**  
**CREDIT UNION**

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## Special Perks for Members

This issue of Coins highlights some of the special perks to credit union membership. Here is a list of available discounts that are available to PCU members.

For Piedmont Credit Union members **Sylvan Learning Center** offers to waive their \$50 registration fee and only charge a flat \$100 testing fee. Then on top of that they will discount their tuition by 5%! They can be reached at 799-6900.

The credit union offers, at no cost to you, **Accidental Death & Dismemberment Insurance**. It covers up to \$1,000.00. All you have to do is sign up for it! Applications are available at our office.

Perhaps the best perk about credit union membership, besides good loan and savings rates, is the fact that you are an owner of the credit union. As a credit union member you have some degree of control over the future of your credit union. Members can exercise their ownership rights by serving on various committees or even by giving your feedback. For a list of ways you can get involved and make your credit union better, visit [www.piedmontcu.org/board.htm](http://www.piedmontcu.org/board.htm).

## Employee Anniversaries

Tom Shields, 21 Years, 7/1/1986  
Joan Wood, 10 Years, 9/5/1997  
Donna Robinson, 7 Years, 8/15/2000  
Julie Cook, 2 Years, 7/5/2005  
Kimberly Hairston, 1 Year, 7/13/2006  
Beverly Jeffries-Howell, 1 Year, 8/1/2006  
Dan Veasey, 1 Year, 8/1/2006

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Welcome Back  
to School!!!



# Searching for Great Auto Insurance?

Discover your *Savings!*

Call today and mention you're a Piedmont Credit Union member.



On Your Side®



**Bobby Burnett**

**(434) 836-1831**

Products underwritten by Nationwide Mutual Insurance Company. Columbus, Ohio. Products and discounts not available to all persons in all states.

## ***E-Statements iPod Giveaway***

The winner of the E-Statements iPod giveaway is Janice W. Congratulations!

It's always a good time to start using E-Statements. They save paper, cut down on clutter and they are available much sooner than mail-out statements.



## ***Come Out and See Us...***

..at the 2nd Annual Southside Show-Biz Trade Show! The show will be at The Institute for Advanced Learning and Research on Thursday, October 18, 2007. There will be prizes and fun for all ages. Sponsored by the Danville Pittsylvania County Chamber of Commerce.

# Traveling Overseas?



Here is an excerpt from a recent PCU Member Connect article.

“ Visiting another country can be a very rewarding and enlightening experience. With VISA being accepted virtually everywhere it’s very convenient to simply use a debit or credit card and not worry about carrying cash that usually has to be exchanged for local currency anyway. (You usually pay a fee for that too.) Recently our credit union had a member who was traveling overseas and was using his debit card for some big purchases. Every time a Piedmont Card is used overseas we get a phone call from our card processor to find out if the transaction is legitimate or not. The card is automatically frozen until they hear back from us. In fact, in some countries that have a reputation for being hotbeds of fraud and identity theft, Piedmont cards will not work at all without special attention from us.

So if you are planning an overseas trip and you expect to use your debit card, just give us a call to let us know so we won’t turn your card off when you try and use it. Of course if your card is lost or stolen you can call a toll free number that can be found on our website, which can be viewed anywhere in the world!”

If you have something you would like to add to this article or others you can do so by visiting <http://piedmontcu.wordpress.com>.



***Help!!!!!!!  
Somebody  
SAVE ME!!!!***

**One Year Certificate Rates:  
5.07% APY, 5.20% APYE**

***This rate is also applicable to IRA certificates!!!  
Call or come by our office to get your  
retirement savings off to a great start!***



UNDER SUPERVISION OF VIRGINIA STATE  
BUREAU OF FINANCIAL INSTITUTIONS

**Credit Union Staff**

Tom Shields, *President*  
Sandra Strader, *VP Lending*  
Deborah Powell, *VP Member Services*

Julie Cook, *Member Service*  
Kimberly Hairston, *Member Service*  
Miracle Hopkins, *Loan Officer*  
Beverly Jeffries-Howell, *Collections*  
Tim Meadors, *Accountant*  
Donna Robinson, *Member Service*  
Stacey Saunders, *Member Service*  
Mealie Scott, *Loan Officer*  
Christy Tate, *Member Service*  
Teresa Tuck, *Receptionist*  
Dan Veasey, *Marketing*  
Joan Wood, *Share Draft Coordinator*

**Cutting Down  
Clutter**

You may have noticed that we no longer are mailing out receipts for payments received through the mail and for phone transactions. If you miss getting that receipt copy just put a note in with your payment or tell us that you would like a receipt mailed to you.

Of course you may use NetBranch and Telephone Teller to verify when your payments are posted. For more information visit our website at...

[www.piedmontcu.org](http://www.piedmontcu.org)

**Verified by Visa**

Verified by Visa adds a new layer of security and protection to your Check Card. PCU credit cards have had this protection available to them for some time, but now it has been extended to our check cards as well!

Specifically this new feature lets you create a personal password for your check card which is required when making online purchases. If you shop online at a merchant that utilizes Verified by Visa it will require you to enter your password before completing the transaction. This way, even in the event that your card number is stolen or compromised, purchases cannot be made without the password.

There is no charge to add this feature to your check card or credit card. For more information and to add Verified by Visa to your card please visit our website at [www.piedmontcu.org](http://www.piedmontcu.org).

**Christmas Clubs**

On October 15, 2007 any funds in your Christmas Club will automatically transfer to your share savings account. Once the funds are in savings you may withdraw or transfer them at your convenience. If you would like to receive your Christmas Club in a check just call our office and we will mail one to you. Your existing club will automatically begin saving up for next year.

**Upcoming Holiday Closings**

**Our offices will be closed on the following days:**

- |  |  |
|--|--|
| <b>Veterans Day</b><br>Monday, November 12, 2007   | <b>Thanksgiving Day</b><br>Thursday, November 28, 2007     |
| <b>Christmas Day</b><br>Tuesday, December 25, 2007 | <b>Day After Christmas</b><br>Wednesday, December 26, 2007 |
| <b>New Year's Day</b><br>Tuesday, January 1, 2008  |  |

