

COINS



Winter 2011

Piedmont
CREDIT UNION

Coming Home

For the second consecutive year Piedmont Credit Union is honored to have been awarded the Corporate Cup at the Riverview Rotary Christmas Parade! The theme of the parade was "An Old Fashioned Christmas". Our float, entitled "Coming Home", was unique in that it did much more than convey Holiday good wishes, it told a story based loosely on true events.

The scene started in 1944 Europe during World War II when ...



...continued on page 3, "Christmas Parade"

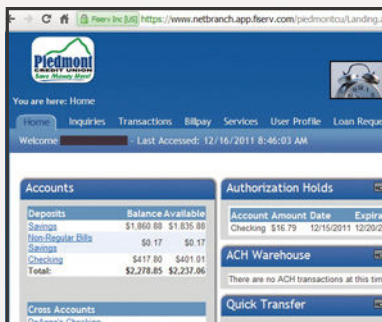
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Visit Our New & Improved NetBranch!

Last month our NetBranch site received a major facelift. Thus far it has received glowing reviews from members. If you have had any problems signing in or navigating the new site, don't hesitate to give us a call. We'll be glad to schedule a time to speak over the phone or in person to help you make the most of your NetBranch experience. Take a look at some of the great new features ...



...Continued on page 2, "NetBranch Features"

What Are Members Saying About The New NetBranch?

"I really Like the new design!! It is awesome and very user friendly! Keep up the good work." -Ed H.

"Great new web page PCU! Fantastic!! Well done!!!" -R.J.

"I really like the new E-Alerts!" -D.V.

Share Your Wisdom With The Next Generation

Most of our members do pretty well with managing their finances. We want our future members and leaders of the credit union to make sound decisions too! So how did our most financially adept members get to where they are today? If you're one of them we want to hear from you. Over the next few months we'll be collecting your best advice to share with the younger generation. Who influenced you the most in the way you handle your money? Was it a parent? Did you learn from their expertise or from their mistakes? What was your biggest financial mistake? What was your best financial decision?



Visit our website at www.piedmontcu.org/advice and leave your "word to the wise" for others to learn from. We'll keep your identity private.

NetBranch Features ... continued from page 1

A screenshot of the Piedmont Credit Union NetBranch website. The top left features the Piedmont Credit Union logo with the tagline "Save Money Here!". The top right has links for "Disclosure" and "Logout". Below the logo is a navigation breadcrumb: "You are here: Home >> Services >> Enrollment". A central banner displays a clock icon and the text "It's Time! To Start That New Piedmont CU Checking Account!". Below the banner is a horizontal menu with "Home", "Inquiries", "Transactions", "Billpay", "Services" (highlighted), "User Profile", and "Loan Request". At the bottom is a secondary menu with "Enrollment", "eStatements", "eAlerts", "Billpay", "eNotifications", "1099-INT Notifications", "Loan Request", and "Draft/Check Re-Order".

Take a look at the great new features of NetBranch!

- You can now change your login id to something other than your member number. This is both easier to remember and more secure. This can be done under the User Profile section then under User Preferences.
- You can receive E-Alerts when your account has specific activity. For instance, you can set it to send you an email alert whenever your account balance drops below \$300, or when a specific check clears. Or maybe you want to receive an alert when your direct deposit posts to your account. There are hundreds of customizable options available.
- Sign up for E-Notices and receive an email notice if you have an NSF check, past due notice or Share Certificate maturity notice. You don't have to wait for the mail anymore!
- E-Statements now store up to 18 months of statements!
- You can customize your NetBranch screen by moving blocks to where you want them.
- If you have close family members who need limited access to your accounts, you can share your account with them. For instance, you could grant your child in college permission to withdraw up to a specific amount per month.
- You can also set up a sub-user with limited access, such as if you have a single account with two owners.
- Finally, setting up scheduled transfers is easier than ever!

Login today and see for yourself just how easy and convenient NetBranch is!

It's Time!

To Discover Savings at Piedmont Credit Union!

Free Checking

Great Loan Rates

**Switch To Piedmont CU
TODAY!**



Upcoming Events & Holiday Closings

New Year's Day — PCU Closed
Monday, January 2, 2012

Martin L. King Jr. Day — PCU Closed
Monday, January 16, 2012

Presidents' Day — PCU Closed
Monday, February 20, 2012

Financial FOCUS Day



Check Our Website for a Financial Health & Wellness Day Coming Soon!

Members & visitors will receive a free credit analysis and budget counseling. Those meeting certain income qualifications may even make an appointment to have their taxes filed for free by BEST Initiative volunteers.

Christmas Parade ... continued from page 1

...U.S. Navy Seaman 1st Class Russell T. Denny Sr. embarks on a trip which he hopes will bring him home on Christmas Eve. First he sails the high seas on the USS Piedmont. Then he makes his way through a train station until he finally boards the train for Danville. Upon arriving at his home he walks past the old oak tree with yellow ribbon displayed and into his house and the loving arms of his wife and children. It is our hope that this "Coming Home" story will again be seen in the homes of the many soldiers currently serving in harm's way. Our float and this award are dedicated to them.

There was much attention to detail and the float even implemented many authentic antique props including an original World War II era Navy hat. Scan the code to visit our website for more photos and to read the long list of credits.



Waiting at the Train Station



Coming Home!

Kimberly was the Conductor



World War II Navy Hat



Employee Anniversaries

Congratulations to...

Mealie Scott, 10 Years

Teresa Tuck, 6 Years

Stacey Saunders, 6 Years

Alice Ann Crowl, 2 Years

Tax Preparation Options

Piedmont CU is pleased to once again partner with **Jones & Associates CPA's** to offer a discount on tax preparation services! Piedmont CU members will receive a **\$20 discount** off the cost of tax preparation. Jones & Associates CPA's has consistently been rated as one of the very best firms in Danville and will ensure that your taxes are filed correctly and that you receive every available deduction. They may be reached at 434-793-8555 or at their office located at 635 Main Street in Danville.



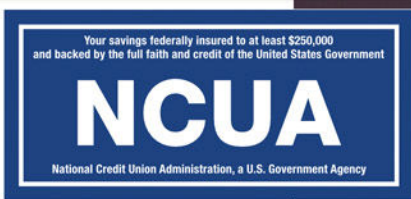
Another option for tax preparation is the free basic tax service provided by the BEST Initiative. Those meeting certain income requirements may qualify to have their taxes prepared for free. For more information call 434-793-5627. BEST will begin making appointments beginning on January 3, 2012.

Read This If You Have a Car Loan...

One reason that our credit union consistently offers low loan rates is because, by and large, our members pay their loans back. Sometimes, however, this means that the credit union has to remind people of the promises they made. When you have a loan for your car your car insurance doesn't just protect you, it protects your credit union too. We have seen times when members had a lapse in their insurance and had a wreck during that time. They not only lost their car, they still had a loan balance to repay as well. If the member can't pay it, the credit union has to take a loss. If losses get too high, we have to offer higher loan rates to offset them.



In order to curb potential losses before they occur, the credit union has developed a system to track insurance paperwork. If a member's insurance lapses, the credit union may add Collateral Protection Insurance to your loan balance. This insurance only covers the credit union, not the borrower, so it is not a viable substitute for traditional car insurance. To make sure that your loan never falls subject to Collateral Protection Insurance please make sure that your insurance is up to date and that your agent has the credit union listed as a lienholder for any vehicles you have loans for. If they don't, then it only takes a moment to add it and have a copy of the policy faxed or mailed to the credit union.



Have Your Statement And Coins Delivered To Your Email Inbox!
www.piedmontcu.org/e-statements