

COINS

December 2008 Special Edition

Tips for a Busy Holiday Season

Here are a few tips to help you through the Holidays without losing your mind or too much of your money!

- **Learn from Santa, make a list!** Know what gifts you are going to buy for each person on your list. Don't deviate from it. When you go shopping without a plan, you almost always spend more than you need to.
- **Don't overuse credit** for Holiday expenses. Not having to pay for December in January will enable you to save more money for next year or payoff other debts.
- **Know your situation.** It's ok to lower gift expectations a little during tough times. With careful planning we can be sure that our best days are still ahead of us!
- **Prioritize.** Don't feel like you have to participate in every single Christmas event or watch every single Christmas movie. Go to the events that will mean the most to you.
- **Have fun!** Find times to remind yourself and others of the real reasons for celebrating.

Christmas Loans will be available through the end of February 2009! But if you need one, go ahead and get it so you know exactly what you're going to spend.



Start Paying Yourself with a Christmas Club!

You may start a Christmas Club for 2009 anytime now until the end of January 2009. They pay a good savings rate of return. You may contribute whatever amount you like! Club contributions may be deducted right from your regular paycheck too!



366 Piney Forest Road
Danville, VA 24540
(434)797-1954
1-800-367-3328
www.piedmontcu.org
Telephone Teller:
1-877-768-5405

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December Deals

1 Year Share Certificate
3.93% APY...4.01% APYE

Variable Rate
Home Equity Loan
4.50%*

*Equal to the U.S. Prime Rate plus .25%.



Holiday Hours

Our offices will be closed on the following days:

Christmas

Wed., Dec. 24, 2008, Close at 1:00pm
Thurs., Dec. 25, 2008
Friday, Dec. 26, 2008

New Year's Day

Thurs., Jan. 1, 2009

UNDER SUPERVISION OF VIRGINIA STATE
BUREAU OF FINANCIAL INSTITUTIONS

Credit Union Staff

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

Mary Beale, *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, *Member Education*
Joan Wood, *Share Draft Coordinator*

Help for the Homeless

Piedmont Credit Union will again accept your contributions for the Danville Homeless Shelter. You may drop items off through the end of December.

Things they can use...

Individual Cup Soups
Instant Oatmeal
Canned Cola
Razors
Coffee/Hot Chocolate
Pop-top Foods
Laundry Detergent
Dishwasher Detergent
Trash Bags
Women's Personal Items
Money for Heating Costs

Accessing Your Money

During the Holiday Season all of us want some days off work. The same is true for our loyal credit union staff. When the credit union is closed there are many ways for you to still access your money. Here is a list of them:

- ATM Cards can be ordered and in your hand within 7-10 days. They may be used in almost any ATM in the world. There is also an ATM network that will waive the first three fees each month.
- Visa Debit Cards can also be ordered and in your hand within 7-10 days. These act as an ATM card and they may be used anywhere that takes Visa. The charges are deducted from your Piedmont CU Checking Account. Be sure to choose "credit" if the merchant asks you. This saves you from being charged an additional fee by the merchant.
- Telephone Teller Audio Response is a service that is available 24 hours per day, 7 days per week. You may call 1-877-768-5405 and check your balances or transfer between accounts. This can be set up in minutes simply by calling our office and requesting it.
- NetBranch is our online banking service that is free and may be setup within a day or two. Simply visit www.piedmontcu.org and click on "NetBranch Signup" at the very top of the page.
- Online Billpay can help you stay organized and on top of your bills during this busy time. Click 'Bill Payments' after you login to NetBranch.

