

Piedmont Credit Union Rates

July 1, 2017

Shares (Savings) & Club Accounts

Account Type	Balance to Earn Dividends	Rate	A.P.Y.
Share Savings	\$50. - \$499.99	0.20%	0.20%
	\$500. - \$4,999.99	0.30%	0.30%
	\$5,000 or higher	0.35%	0.35%
Club Accounts	\$50. or higher	0.20%	0.20%
Money Market Accounts	\$1,000. - \$9,999.99	0.40%	0.40%
	\$10,000. - \$49,999.99	0.45%	0.45%
	\$50,000. or higher	0.50%	0.50%
IRA Shares	\$50. or higher	0.75%	0.75%

Share Draft Accounts (Checking)

Balance to Earn Dividends	Rate	A.P.Y.
\$300. - \$2,999.99	0.15%	0.15%
\$3,000. or higher	0.30%	0.30%

Share Certificates (Also IRA Certificates)

Term	Rate	A.P.Y.	Minimum Balance
6 Months*	0.50%	0.50%	\$1,000.00
1 Year*	0.75%	0.75%	\$1,000.00
2 Years**	1.00%	1.00%	\$1,000.00
5 Years**	2.00%	2.02%	\$1,000.00

Interest Penalty for early withdrawals: *=3 Months, **=6 Months



*We're Your Community
Credit Union*

Loans

Type	Rate (Range)	Maximum Term	Maximum Amount
Automobile, RV's, Motorcycle	2.75% - 12.25%	84 Months	
ATV's, Boats	6.50% - 12.75%	60 Months	
Personal Loans	7.50% - 15.50%		\$10,000.00
VISA Credit Card	12.90%		\$5,000.00
Vacation Loan	8.75%	12 Months	\$2,000.00
Christmas Loan	8.75%	12 Months	\$2,000.00
Educational Loan	9.25%	60 Months	\$10,000.00
Computer Loan	9.25%	60 Months	\$10,000.00
Share Secured Loan	6.57%		Share Balance

Home Equity Loans

Type	Rate (Range)	Maximum Term
Fixed Rate	4.75% - 7.75%	180 Months
Variable Rate	4.25% - 7.00%	180 Months

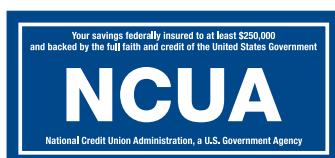
Mortgage Loans

Check with our loan department for the latest rates on 30 year and 15 year fixed rate mortgages including FHA and VA loans. First time purchases and refinances welcome!

All Loan Rates, Maximum Amounts, Terms, Payments, and Loan Approval are determined by several factors including but not limited to credit history, income, and other account relationships already established with Piedmont Credit Union. All rates are subject to change without notice.



NMLS #402961



Piedmont Credit Union
Danville · Halifax County
Pittsylvania County

434-797-1954
1-800-367-3328
www.piedmontcu.org

Piedmont Credit Union Services

At A Glance...

Shares & Club Accounts

- Share Savings
- Share Certificates
- Individual Retirement Accounts (Traditional & Roth)
- Money Market Accounts
- Secondary Savings
- Christmas Clubs
- Member Advantage Club (A year-round club for you to save for anything you want.)

Share Draft Checking Accounts

- No Monthly Fees
- No Minimum Balance
- Free Debit Card (No monthly fees for that either.)
- Free Online Billpay
- Free It's Me 247 Online Banking
- Free e-Statements & e-Alerts
- Nationwide Network of Free ATM's
- Free Overdraft from Savings

Loan Services

- Automobile Loans
- Mortgage Loans (Purchases and Refinances)
- Home Equity Loans
- Boat, Motorcycle, ATV & RV Loans
- Personal Loans
- VISA Credit Cards
- Computer Loans
- Educational Loans
- Christmas Loans (Seasonal)
- Vacation Loans (Seasonal)

Online Services

- It's Me 247 Online Banking
- Mobile Access (Smartphone App)
- Mobile Deposits
- Online Billpay
- e-Statements
- e-Alerts & e- Notices
- Text Banking
- 24-Hour Telephone Teller 1-844-879-7143
- Online Loan Request

Other Popular Services

- Member Wealth Management
- VISA Debit Card
- Extensive National ATM Network
- Safe Deposit Boxes (Main Office Only)
- Direct Deposit
- Wire Transfers
- Mechanical Breakdown Coverage
- GAP (protects your auto loan from a deficiency balance.)
- Credit Life and Disability Insurance
- Night Drop Box

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