



1306 Hwy. 70 Bypass Jackson, TN 38301
(731) 423-7499 fax (731) 935-7870
www.pgcu.org



We would like to wish you all a Happy New Year! We appreciate your loyal business and we hope we can continue to serve your credit union needs.

SKIP-A-PAY IS STILL AVAILABLE FOR THE MONTH OF JANUARY!

TO REPORT A LOST OR STOLEN DEBIT OR CREDIT CARD, PLEASE CALL 1-800-991-4965 IF THE OFFICE IS CLOSED.

Holiday Closings:

Monday, January 18th – Martin Luther King, Jr. Day
Monday, February 15th - President's Day
Friday, April 2nd – Good Friday



There will be 3 positions coming available for the board of directors. If you wish to seek office or know someone who does, you have plenty of time. The procedure for doing this is to fill out a petition with 25 signatures from members in good-standing with the credit union endorsing the nominee. If you have any questions, please call us at 731-423-7499.

ONLINE BANKING INFORMATION:

If you have the site saved to your favorites, delete the site, log back onto the site, and then you can resave it to your favorites. When using the online banking, please follow these instructions below. However, if you have never logged on or it has been a while since you have, please contact the credit union so we can create your user id.

WWW.PGCU.ORG

Click on the Home Banking hyperlink

User ID – member account number

Member Password – Last 4 digits of your social security number

After you enter this, it will let you assign your own password, using the characters the instructions describe.

Also, you can log onto your Visa credit card account on the home page by clicking on the “access your Visa account” link.

LOAN RATES

New Autos (never titled; < 5,000 mi.) up to 60 mths. Starting at 4.9% - 18%
(over \$30,000; never titled; < 5,000 mi.) up to 72 mths. Starting at 5.5% - 18%

Used (2009-2008) up to 54 mths. Starting at 5.9% - 18%
Used (2007-2006) up to 48 mths. Starting at 6.9% - 18%
Used (2005-older) up to 36 mths. Starting at 7.9% - 18%

Boats (new; 100% of List price) up to 48 mths. Starting at 7% - 18%
(used; 75% of Avg. retail) up to 36 mths. Starting at 7.75 - 18%

RV's, mobile homes, campers, (new; 100% of List price) up to 84 mths. Starting at 7% - 18%
tractors, horse trailers (used; 75% of Avg. retail) up to 60 mths. Starting at 7.75% - 18%

Motorcycles & ATV's (new; 100% of List price) up to 48 mths. Starting at 7% - 18%
(used; 75% of Avg. retail) up to 36 mths. Starting at 7.75% - 18%

Overdraft Protection on Share Draft account based on credit approval
Signature/ personal loans (up to \$10,000 max; based on credit approval) starting at 8.9%
Share Secured (3% above the highest dividend rate) up to 60 mths.
Certificate Secured (3% above the highest dividend rate) up to 60 mths.