

## Membership Eligibility

The employees and their family members (parents, spouse, children, brothers, sisters, grandchildren, nephews and nieces) of any company or organization being served by the Printing Industry Association of the South can join PIAS Credit Union.

## How To Become A Member

- If your employer is being served by the Credit Union, simply fill out a membership card and send it to the Credit Union with your first deposit.
- If your company is not presently being served by the Credit Union, contact us by phone, fax, e-mail, or Website and let us start serving you today!



Join Today...

We're Committed to You!

## Member Services

- Family Memberships
- Share Savings Accounts
- Share Draft (Checking) Accounts
- ATM/Debit Cards
- Christmas Club Accounts
- Money Market Accounts
- Share Certificates (CD's)
- Virtual Branch (CU Online)
  - with online calculators
- Loans (all types)
- VISA Credit Cards
- Payroll Deduction/ACH/Direct Deposit
- Cashier's Checks
- Credit Life Insurance
- Credit Disability Insurance
- GAP Insurance
- AD & D Insurance
- Wire Transfers
- Free Notary (for members only)
- Website: [www.piascu.org](http://www.piascu.org)

**PIAS**  
CREDIT UNION

305 Plus Park Blvd.  
Nashville, Tennessee 37217  
615.360.9951 or 800.264.4655  
Fax 615.360.9954  
e-mail: [info@piascu.org](mailto:info@piascu.org)  
Website: [www.piascu.org](http://www.piascu.org)

Office Hours:  
8:00 am - 4:00 pm Central time,  
Monday - Friday

*Savings are federally insured to at least \$250,000 by*



National Credit Union Administration,  
a U.S. Government Agency.



Proudly Serving  
Members In 7  
Southeastern States  
Since 1961



## Credit Union History

The Printing Industry Association of the South Credit Union was chartered by the State of Tennessee on December 14, 1961. Its mission is to provide financial products and services to employees and their family members of printing industry companies that are associated with PIAS. Serving members in 7 southeastern states, PIAS Credit Union is located in Nashville, TN. We strive to maintain a high level of personal service while offering loans at or below market rates and savings at or above market rates.

## Share Savings Account

Saving at PIAS Credit Union is safe and easy. Safe because all accounts are federally insured up to at least \$250,000 by NCUA, an agency of the federal government, and easy because you can save through your company's payroll deduction, ACH or Direct Deposit, by mail or in person.

All members must maintain a minimum balance of \$25.00 in this account to qualify for other credit union services. Once the funds in this account reach a minimum balance set by the Board of Directors, all funds in the account will earn dividends daily and will be credited and compounded quarterly. If the account is closed before the dividends are credited, the member will forfeit the dividends. Withdrawals from this account may be made during regular office hours by phone (we will mail a check to you or you can request one thru Virtual Branch) or, in some cases, withdrawals can be handled by the Credit Union Representative where you work. Call us if you have any questions.

## Share Draft Account

Share Drafts are to credit unions as checks are to banks. They provide easy access to funds deposited in the credit union with the difference being that share draft accounts cost less. You may also request our VISA ATM/Debit CheckCard as part of this account and you do not have to order checks. All Share Draft accounts have no service charge, no minimum balance and no per check charges.

## Christmas Club Account

This account is designed for your yearly Holiday shopping. You can also make deposits to this account by payroll deduction, by mail or in person. A yearly dividend is added to your Christmas Club account on October 31st. However, if the account is closed before November 1st, the dividend will be forfeited. Certain withdrawal restrictions apply. Ask for details.

## Special (Money Market) Account

This account offers an alternative to the CD. There is a minimum balance requirement, but you can make withdrawals and still earn a competitive rate.

## Share Certificates (CDs)

This product is available for members who wish to invest their funds for a specific amount of time. We offer certificates with a fixed interest rate for members who want to know exactly what their funds will earn. Amounts, rates and length of maturity change from time to time, so be sure to contact us if you are interested in investing in one of our CDs.

Check out our Website  
**[www.piascu.org](http://www.piascu.org)**  
for the latest news, rates  
and credit union happenings!

**Payroll Deduction**  
is available for your convenience  
on credit union accounts.  
*We recommend it!*

## Loans

Personal/signature, new and used auto, boat, motorcycle, watercraft and share secured are just some of the loans that are available to qualified members. All loans are approved or rejected based on the applicant's credit history, capacity to repay and collateral offered. Interest rates are based on the borrower's credit score. We also offer VISA credit cards at competitive rates.

- Credit Union loan rates are usually lower than other financial institutions and are fixed at the time the loan is made. However, rates change from time to time so you should always check with us when shopping for a loan.
- The maximum signature loan limit is two (2) times your monthly gross salary. When collateral is needed, we accept autos, boats, campers, shares and co-makers or guarantors.

## Insurance

The Credit Union offers Accidental Death and Dismemberment insurance on an individual or family group basis. The premiums for these insurance policies are withdrawn from the members' share savings or share draft account every quarter by the underwriting insurance company. We also offer GAP (Guaranteed Auto Protection) on most collateralized loans.

- Member's Choice Credit Life insurance is available at reasonable rates and will pay a loan off in the event of the death of the insured borrower(s). This product is optional and not required for a loan to be granted.
- Member's Choice Credit Disability insurance is also optional. It will make loan payments after a member has been sick or disabled for more than 30 days, except for a pre-existing illness. It will pay on pre-existing illnesses if the member's loan is more than 6 months old before the illness reoccurs.

*See more information on back panel...*