

Piedmont Credit Union

Join Us!!!

207 S Meeting Street
Statesville NC 28677
704-873-6400
Email:piedmontcu@att.net

Why to Join???

Savings Accounts
Christmas Club Accounts
Vacation Club Accounts

In addition to our accounts members can receive discounts on

Carowinds Tickets
Southern Women's Show
Southern Spring Show
and
Southern Christmas Show

We also offer Discount Voucher for the Biltmore House

Piedmont Credit Union also accepts:

Direct Deposit
And Payroll Deduction from select Payroll Groups

We are a community Credit Union serving those that live or work in
Iredell County

And their family members

We have been serving Iredell County since 1981 and will continue to offer

Old Fashion Hometown service

So please stop by our office and see
what we can offer

You!

PIEDMONT CREDIT UNION

**207 South Meeting Street
STATESVILLE, NC 28687
(704) 873-6400**

Piedmont Credit Union is a state chartered, federally insured community credit union, serving members in Iredell County since 1981 through opportunities in savings and loans.

Membership in Piedmont Credit Union requires the completion of an account card, including two forms of ID, live or work in Iredell county or immediate family member of a current member , approval by the Board of Directors, and a \$25.00 deposit into the primary membership share account.

SAVINGS: To receive dividends on the basic Membership, Christmas, and Vacation Club accounts, the \$25.00 deposit must be maintained in the primary account through the last day of the quarterly compounding period, based on the calendar year. The \$25.00 deposit is refundable, but no dividends will be earned on accounts which do not have a \$100.00 average daily minimum balance through the accounting period, nor paid on an account with a zero balance at the end of a quarter. A fee of \$5.00 is charged to reopen an account if the balance falls below \$25.00.

Dividends earned on accounts are declared quarterly by the credit union board of directors. The board meets every third Tuesday of each month. The current Annual Percentage Rate and, thus, the Annual Percentage Yield, may vary at the discretion of the credit union. They shall be declared and provided in writing to members upon joining the credit union and upon member's request.

Dividends are determined by the credit union's profitability, declared by the Board of Directors, subject to State and Federal regulatory authorities. Dividends are declared quarterly, computed on an average daily basis, compounded, posted, and payable by the calendar quarter.

Rate & Fee Schedules are given to or mailed to each new member within 15 days after the account is opened. These disclosures provide method of calculating dividends, rate schedule, account limitations, and the current fee schedule.

The Annual Membership meeting is held in January each year. Elections to the Board are done at that time.