



Savings & Investment

Share Account

Since every Member of Purina Credit Union is also an Owner, your basic savings account is known as your Share Account. Your savings earn dividends based on the credit union's performance, and we pass the profits on to you. Plus, we offer tiered savings rates, so the more you save, the more you earn!

Holiday Savings Account

Set aside funds all year long so you can pay cash for holiday purchases. You can choose to have the amount automatically withdrawn from each paycheck, or you can make deposits yourself. Funds from this account are deposited into your share account each October, just in time for some early holiday shopping!

Certificates of Deposit

Avoid the volatile stock market with a CD from Purina Credit Union. Our CDs pay competitive, fixed rates of interest on funds deposited for a specified term. We offer terms that range from six months to five years with a \$1,000 minimum deposit.

Individual Retirement Accounts

It's never too early (or late) to start saving for your retirement. An IRA is one of the best ways to accomplish your retirement goals. We offer Traditional and Roth IRAs, and we can help you decide which one is right for your needs.

Call-24 Telephone Teller – (314) 982-5552 or (800) 982-5552

Purina Credit Union provides account access anytime you need it from any touch-tone telephone. It's just like having one of our member service representatives with you at all times – at your home, the office or even in your car! Easy-to-understand instructions and menu options enable you to take care of credit union business without a trip to the credit union!

Other Services

- Cashier's Checks
- Credit Life & Disability Insurance
On All Loan Products
- Direct Deposit
- Financial Planning Services Through
Members Financial Services
- Long-Term Care Insurance
- Wire Transfer



www.purinacu.org

member_help@purinacu.org

1045 Chouteau Ave.
St. Louis, MO 63102

(314) 982-2888

(877) 342-5728

Fax (314) 982-2399

Member Benefits



FE81-14PFX



As a Member/Owner of Purina Credit Union, you'll enjoy competitive rates and minimal fees. We also offer 24-hour account access while still giving you the personal attention you deserve. We provide a full range of money-saving products and services!

All employees of our sponsor companies are eligible for Membership. Family members of current and retired sponsor company employees are also eligible for Membership. This includes your spouse, children, parents, siblings, aunts and uncles, nieces and nephews, grandparents, grandchildren, in-laws and legal guardians. Plus you'll remain a Member for life – even if you move, change jobs or retire – as long as you maintain your share with the credit union.

Loans

Vehicle Loans

We finance new and used vehicles. Get pre-approved at the credit union before you shop, or ask for PCU financing at the dealer! We offer:

- Loan terms up to 72 months for new and used vehicles
- 100% financing for new vehicles and NADA average retail value for used vehicles
- Competitive rates with no pre-payment penalty
- Member Auto Center – a free online service that allows you to research vehicles at St. Louis-area dealerships



Recreational Loans

Whether you prefer to hit the lake or take to the open road, we can help you finance your RV, boat, jet ski or motorcycle. Our competitive rates and flexible terms will help you enjoy your hobby even more!

Visa® Credit Card

You deserve a credit card that works with your budget, not against it. We offer:

- The same low, fixed rate on purchases and cash advances
- A 25-day, interest-free grace period on purchases
- No annual fee

Personal Loans & Lines of Credit

If you want it, we have the funds for you to buy it. Use your personal fixed-rate loan or adjustable-rate line of credit for a warm-weather getaway, holiday purchases, debt consolidation or even checking account overdrafts. Enjoy low rates that beat most credit cards, loan amounts up to \$10,000 and much more!



Home Loans

When you're ready to purchase a new home, refinance your current home or make upgrades to create your dream home, there's no need to go anywhere but Purina Credit Union. We offer:

- Mortgage terms up to 30 years
- Fixed-rate or adjustable-rate loans
- Home equity lines of credit

Secured Loans

Use your savings at the credit union or directly-held stocks as collateral. It's the easiest way to continue earning dividends while you are using the funds from the loan. Enjoy competitive rates and terms up to five years!

Member Extras

- **Loans-24 Loan Approval (866)723-8396:** Get fast, easy loan approval when it's convenient for you – even if the credit union is closed. You can also ask loan questions and get current rate information.
- **Debt In Focus:** This online financial management programs lets you enjoy anonymous online access to money management and financial education services.
- **Credit Concierge:** Make an appointment with us to receive your credit report and score in the comfort and privacy of the credit union. We'll explain terminology, help check for inaccuracies and answer any questions you may have.

Checking & Convenience

Checking Account

You'll get all the convenience you expect without the fees you would pay at other financial institutions. We don't require you to maintain a minimum balance, and we don't charge monthly service fees. Plus, you can save up to \$300 a year by having your checking account with a credit union, according to Bankrate.com.

ATM/Visa Debit Cards

Enjoy surcharge-free access to more than 28,000 ATMs nationwide with your Purina Credit Union ATM card or Visa debit card. Your debit card works like a credit card, but the funds come from your checking account.



Each transaction is detailed on your monthly statement.

Click-24 Online Account Access & BillPayer – www.purinacu.org

Access to the credit union is as close as your computer. Check balances and cleared checks, make transactions between your accounts and more – all without ever leaving the house. With BillPayer, you can manage your money and pay your bills with the click of a mouse! Your bills are paid directly from your checking account in the amount you authorize.