



**Pikes Peak
Credit Union**

It's Your Money
October 2022 Newsletter

We Are Doubling Our Member Referral Payments for a Limited Time!

Do you love better rates, fewer fees and all-around great service? We've got \$100 that says your friends and family will too!

We want you to know how much we appreciate your business - thank you for putting your trust in Pikes Peak Credit Union. Spread the word about PPCU and get rewarded!

Refer a friend or family member, and we will deposit \$100 into your account, and your referral's account, after he or she opens a new checking account with direct deposit.* Refer as many people as you like – there's no limit!

It's easy:

1. Print member referral cards from pikespeakcu.com
2. Fill one out and give it to the person you are referring
3. Have your referral bring the card when he or she opens the new account

*Offer is for a limited time. Participants must be 18 years old or older. Referral must be mentioned at the time the new member opens the account. Must be a payroll or retirement direct deposit that is new to PPCU. \$5 minimum opening deposit for savings and \$100 minimum balance to earn 0.10% APY.** \$25 minimum opening deposit for checking (0.00% APY**). Rates are effective 10/01/22. Former members qualify as new members six months after an account is closed. Cash bonus will be deposited after all offer requirements are met and first direct deposit is received. Membership qualifications apply. Program is subject to change without prior notice. **APY=Annual Percentage Yield. Insured by NCUA.



Holiday Loan Special

We're here to help you cover holiday expenses without relying on high-interest credit cards.
Take 1% APR off of our published
Personal Loan Rates!

Rates as low as

6.24% APR* **for 12 months**

*Offer is for a limited time only. APR= Annual Percentage Rate. Interest rate shown is effective 10/01/22, is for well-qualified borrowers, already includes the 1% discount, is the lowest possible APR available for the term shown, is subject to change without prior notice, and is dependent upon credit performance. All loans are with approved credit. Other rates and terms are also available. Maximum loan amount is \$15,000 and maximum term is 48 months. Other restrictions may apply.



Skip-A-Payment a little extra \$ for the holidays

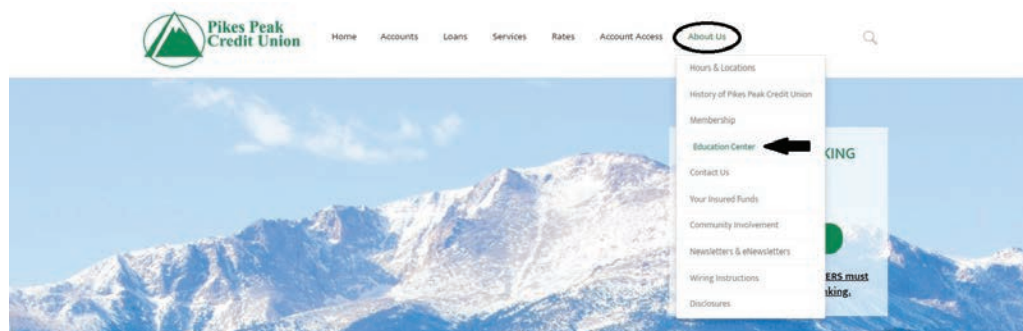
*You pick: Skip your October,
November or December
loan payment(s).**

Download our Skip-A-Payment
Application from our
website or call us today!

*A \$20 processing fee will be charged per eligible payment skipped and cannot be added to the loan. To qualify, your loans must be current and a signed Skip-A-Payment Application with the \$20 fee must be received in our office. Interest will continue to accrue on your loan during the month your payment is skipped. Only one payment may be skipped per year on each eligible loan. Mortgage and Home Equity loans are excluded. For auto loan payments, please check with your GAP insurance carrier to determine how skipped payments may affect your coverage. Other restrictions apply.



Visit Our New Education Center Today!



Our new Education Center is designed to provide our members with simple and helpful video tutorials, click-thru product demos and tips on important money topics.

Video Tutorials

Need some help navigating our financial tools? Learn all about our easy-to-use online banking, mobile apps, convenient features like mobile deposit, enrolling in safe and secure eStatements and much more.

Interactive Product Demos

Learn more about how to use the services we offer at Pikes Peak Credit Union by viewing our interactive product demos.

Money IQ

Increase your financial literacy with Money IQ, Pikes Peak Credit Union's free financial education program. By promoting education to build strong financial habits, our goal is to empower our members and the communities we serve. We are committed to supporting your financial well-being, providing resources to help you make informed and effective decisions with your money.

Visit our Education Center today at pikespeakcu.com/education-center/

Calendar of Events & Holiday Closings

October

- 1 - Skip-A-Payment Begins
- 10 - Columbus Day (Closed)
- 20 - International Credit Union Day (Stop by for a free gift!*)
- 24 - Halloween Treat Bags Begin*
- 31 - Halloween

November

- 6 - Daylight Saving Time Ends
- 11 - Veterans Day (Closed)
- 17 - Holiday Food Drive Begins - Bring in non-perishable food to be donated to local food banks.
- 24 - Thanksgiving Day (Closed)

December

- 16 - Holiday Food Drive Ends
- 24 - Christmas Eve (normal hours)
- 26 - Christmas Day Observed (Closed)
- 31 - Skip-A-Payment Ends

January

- 2 - New Year's Day Observed (Closed)
- 16 - Martin Luther King Jr. Day (Closed)

* While Supplies Last

Volunteer Supervisory Committee Position Available

Pikes Peak Credit Union's Supervisory Committee is looking for a new member. The Supervisory Committee is responsible for ensuring that the Board of Directors and management of the credit union meet required financial reporting objectives and establish practices and procedures sufficient to safeguard members' assets. The time investment for a Supervisory Committee member is approximately 3-4 hours per month.

Eligible volunteers must be a member of Pikes Peak Credit Union. Experience in bookkeeping, accounting or auditing is helpful but not required. If you are interested in this volunteer position, please send an email to contactus@pikespeakcu.com or call (719) 473-5962.

Pikes Peak Credit Union
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Federally Insured by NCUA

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