



Welcome Friends of PCA Members!

PCA, you + PGA Credit Union = A Perfect Match

Joining PGA Credit Union is the first step to a complete, rewarding financial relationship. A new Member joins PGA Credit Union every 15 minutes, each business day and 92% of Members say they believe PGA Credit Union is concerned about their financial well being. Benefits of Membership:*

- ◆ **FREE Checking with Direct Deposit**
- ◆ FREE ATM or Visa Check Card accepted nationwide
- ◆ **44,000 nationwide surcharge-free ATMs**
- ◆ Nationwide Shared Service Centers (branches for deposits and withdrawals) – see www.pgacu.org for the many locations near you
- ◆ Low rates on First and Second Mortgages
- ◆ Low rates on Personal Loans:
 - New and Used Auto Loans, Visa Credit Cards
- ◆ High yields on Money Market Accounts, Certificates and IRAs
- ◆ The personalized service that makes us unique
- ◆ A wide variety of investment services
- ◆ Auto and Homeowner's Insurance (may not be available in all states)
- ◆ Free Online Bill Paying **
- ◆ Membership REWARDS program – find out how to receive Checking with no minimum balance fees, ATM surcharge rebates and more***

Limited Time Offers: Open to anyone worldwide through The **PCA**

Apply for a loan on line and receive \$25****

New Member Offers:

- ◆ First Mortgage application fee (up to \$350) refunded***
- ◆ Online Bill Paying FREE for the first 90 days

Find out how joining PGA Credit Union can benefit you!

Visit PCA at www.PCAworldwide.com or call PCA at 386-446-8721 USA or PCAF@PCAworldwide.org PGA Credit Union is a division of IBM Southeast Employees' Federal Credit Union. All IBM Southeast EFCU Membership, Share and Loan accounts are subject to qualification and/or credit approval and certain conditions may apply. Please refer to www.ibmsecu.org or contact a Member Service Representative for complete details on the REWARDS program and the surcharge-free ATMs.

**May not be available in all states

***For refund at closing if IBM Southeast EFCU is the mortgage lender. At the time of application, tell the Credit Union representative you want to take advantage of the new member offer. Offer valid for first 90 days of Membership. Maximum refund of \$350. Credit subject to approval.

****Excludes First and Second Mortgages, and Home Equity Lines of Credit. All IBM Southeast EFCU Loan and Visa Credit Card accounts are subject to income verification, credit approval, and certain conditions may apply. Credit Union employees are not eligible. \$25 will be deposited into membership savings account upon loan disbursement. Subject to change without notice.

