

T.O.D.A.Y



Spring Brings New Car Fever

It has been a long, cold winter and perhaps you are ready to shop for a new ride. It may even be a necessity given the advancing age of many vehicles on the road. Or perhaps the rise in gas prices has you thinking of a hybrid or some other more efficient vehicle. Whatever the reason, you don't have to fight it. Pegasus Community Credit Union is ready to help. We have funds available and very affordable rates starting as low as 3.20% APR* for qualified applicants, and these rates are available for new or used vehicles. Better yet, if you open a Pegasus checking account or sign up for auto pay we will take another 0.25% off of your qualified rate.

Need more incentive? What if we give you a \$200 gas card when you also purchase an extended maintenance policy through the credit union, which by the way, is usually priced hundreds of dollars below comparable policies sold by the car dealership? We can even help you evaluate the vehicle's selling price being offered to you if you wish.

Many of these incentives are being offered only for April and May, so don't put it off any longer. You can eliminate maintenance worries that may be creeping up on you and get better mileage from a newer vehicle. We have it all. Simply place a call to our loan department today.

*Annual Percentage Rate (APR). Qualifying members only, subject to credit union approval, some restrictions apply. Rates are subject to change; please call the credit union regarding current rates.



Direct Deposit And Your Credit Union

Americans who enroll for federal government benefit payments — including Social Security, Supplemental Security Income, Veterans Affairs, Office of Personnel Management and Railroad Retirement Board — on or after May 1, 2011 will receive them only by direct deposit (or the government's Direct Express Debit MasterCard® program).

Any person that now receives paper checks for government benefit payments will be switched to direct deposit or the government debit card by March 1, 2013.

If you as beneficiary do not specify direct deposit into your credit union, you will automatically be enrolled in the government debit card program.

There are good reasons for you to use direct deposit services. It lessens your chances of becoming a fraud victim. It is easy: Payment is sent electronically to your account and the money is immediately available to you.

You will need three pieces of information to arrange direct deposit: Pegasus' routing number, which is 311079241, your account number and account type (checking or savings). Switching from checks to direct deposit is fast, easy and free at www.GoDirect.org or by calling the U.S. Treasury Processing Center at 1-800-333-1795.



Bank Fees Getting You Down?

The word is out that many banks are re-evaluating their “free” checking programs and are considering more fees or higher fees. In today’s environment that is one of the last things most folks want to hear. If you seem to be getting squeezed from all sides just to have a simple checking account at your bank, why not consider changing to Pegasus Community Credit Union? We have two types of accounts. One never has a monthly maintenance fee, regardless of the balance, and the other has a

\$5 monthly maintenance fee only if the balance falls below \$400 during the month. Both accounts have all the frills available — things like a free debit card with a rewards program, free home banking, nationwide ATM network, PegPay overdraft protection, bill pay service and e-mail alerts. Our Superior Choice checking account even pays you interest.

More importantly, should you incur a fee for something like a “stop pay” order or “overdrafts,” you will find our fees to be well below those of banks, or even most credit unions.

Why not step out and start saving money. Call us and open a Pegasus Community Credit Union checking account.

New Website Update

Great news for our website users! We anticipate the launch of our new Pegasus Community Credit Union website early in the second quarter of 2011. To reflect our recent name change, the new website address will be changed slightly to www.pegasusCcu.com. Not to worry though, the old web address (www.pegasuscu.com) will continue to work for the new website as well.

Also of note, our contact email will be changing. The previous e-mail address, info@pegasuscu.com, will soon change to info@pegasusCcu.com. Before these changes officially take place we will be sending out reminders to help make the transition easy for everyone.



Pegasus Community Credit Union Financial Service Centers

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Local (214) 741-9098 or -9099
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Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government by the National Credit Union Administration, a U.S. Government Agency.