

October 2010



PEGASUS Community CU

T.O.D.A.Y



Looking For A New Or Used Vehicle?

Perhaps you are ready for a new vehicle, a second vehicle or even dependable transportation for your college student. In any case, Pegasus Community Credit Union is ready to help and can provide financing that fits your pocketbook. We can also save you big \$ when purchasing an extended warranty or GAP protection. Remember, a dealership may try to get you to focus only on the monthly payment and not the total cost of the transaction. At PCCU, our loan officers look for ways to help you reduce your total cost and find a monthly payment that you can live with. Call us today!



Truth-In-Savings Fee Schedule

Description	Amount of Charge
Account Activity Printout	\$2.00/account printout
Fax Services	\$1.00/fax
Statement Copy	\$2.00/copy
Photocopy	\$1.00/copy
Inactivity Fee (share savings)	\$5.00/month, after 180 days account balance less than \$100.00, and no other account relationship(s)
Replacement of Lost/Damaged	
ATM or Check Card	\$10.00/occurrence
NSF Items (including ACH withdrawals)	
Account Research (one hour minimum)	\$20.00/item
Stop Payment	\$20.00/hour
*Peg Pay (Overdraft Protection)	\$20.00/item
Outgoing Domestic Wire Transfer	\$20.00/transfer
Outgoing International Wire Transfer	\$30.00/transfer
Copy of Draft (per item in excess of 2 per statement cycle)	\$2.00 each
Collection Item (incoming)	\$10.00 minimum
Collection Item (outgoing)	\$10.00 minimum
Overdraft Transfer	\$2.00/transfer
Statements Returned for Bad Address	
Transfer MasterCard® Payment	\$2.00
MasterCard® Convenience Checks (by Member request, 15 per book)	\$1.00
Returned Checks (Payments or Deposits)	
Teller Transaction by Telephone	\$4.00/book
Non-Proprietary ATM Transaction	
Withdrawal	\$1.00/transaction
Inquiry	\$0.50/transaction
Transfer	\$0.50/transaction
Teller Checks (Third Party)	\$3.00 each
Teller Checks (Voided)	\$5.00 each
Account Closed within 60 days of opening	
Non-Member Cashing On-Us or PCCU Bank Check	\$10.00
Account Maintenance on Superior Choice Checking (if balance below \$400.00)	\$3.00
Classic Bill Pay	\$5.00
Bill Pay Plus (first 2 months free)	\$3.00
Instant Check Payment by Phone	\$4.95
	\$5.00

Checking Account That Earns Rewards

Over 2,200 of our members have chosen to move their checking account to Pegasus Community Credit Union. Many have made the move to get away from the high fees that banks and other institutions are imposing. Things like lower overdraft protection and stop pay costs are significant. Now another feature is in place. It's our "UChoose" rewards program that lets members earn points when they use their PCCU debit card as a signature based (non-PIN) transaction. These points add up very fast and can be redeemed at many major merchants.

To register for "UChoose" go to www.UChooseRewards.com and start earning points today! If you still haven't discovered the advantages of a PCCU checking account, give us a call or visit our website for further details.

Now That's A Horse Of A Different Color

We are proud to introduce our new logo! You will be seeing more of it in the coming months as we incorporate it into all of our media and publications.



Pegasus Community Credit Union Financial Service Centers

1201 Elm Street, Suite 120
Dallas, Texas 75270
(214) 273-4650
OR (800) 352-4614

1416 Main Street, Suite 116
Dallas, Texas 75202
(214) 651-7320

3000 Pegasus Park, Building #4
Dallas, Texas 75247
(214) 951-3555

5001 Spring Valley Road, Suite 165W
Dallas, Texas 75244
(972) 715-1660

7511 Lemmon Avenue, Building E
Dallas, Texas 75209
(214) 654-0015
OR (800) 255-3813

2800 Airport Road
Denton, Texas 76207
(940) 483-8779

1408 West Wall
Midland, Texas 79701
(432) 682-4555
OR (800) 338-6029

Administrative Offices

1412 Main Street, Suite 302
Dallas, Texas 75202
(214) 273-4650
OR (800) 352-4614

At Your Fingertips

Televoice

24-Hour Audio Response

local (214) 741-9098 or -9099
toll free (888) 662-4528

Lost or Stolen MasterCard®

(800) 442-4757

Lost ATM or VISA® Check Card

(800) 554-8969

Contact Us

On the Web www.pegasuscu.com
E-Mail info@pegasuscu.com
Phone (800) 352-4614
Regular Mail 1201 Elm Street, Suite 120
Dallas, Texas 75270



Ready For Your Holiday Shopping?

Holiday Cash Loans have arrived!
Apply today with rates as low as
7.75% with terms up to 24 months.
Hurry! Offer ends soon.
Call (214) 273-4650.

COMPLAINT NOTICE

Pegasus Community Credit Union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If you have a dispute with Pegasus Community Credit Union you should contact the credit union. If the dispute is not resolved to your satisfaction, you may file a complaint against the credit union by contacting the Texas Credit Union Department through one of the means indicated below:

Mail: Texas Credit Union Department
914 East Anderson Lane
Austin, Texas 78752-1699

Phone (512) 837-9236
Fax (512) 832-0278
E-mail: complaints@tcud.state.tx.us
Website: www.tcud.state.tx.us

Notice required by TCUD.



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.