



Holiday Skip-A-Payment You Can Keep the Cash!

Could you use a little extra cash this Christmas?
Our Holiday Skip-A-Payment lets you keep the cash.

You may skip a payment on any or all loans in good standing (excluding mortgage, home equity and land loans) for the month of December. A small processing fee of \$35 will enable you to participate in this program and may be applied to all qualified loans.

If your loan payments are paid through payroll deduction, the amount of your payment will be available as payroll deductions are received (weekly, bi-weekly, or monthly) from your employer. The interest on your loan will continue to accrue throughout the month that you skip your payment.



Simply complete the form below and fax it to (404) 888-1622, mail it to 536 North Avenue, N.E., Atlanta, Georgia 30308, or drop it by one of our offices. **In order to take advantage of the Skip-A-Payment, you MUST sign up by November 18, 2011. Coupons not received by the due date will not be accepted.**

Holiday Skip-A-Payment Coupon

Yes! I would like to skip my loan payment(s) for the month of December.

Member Name: _____

E-mail Address for Notification: _____

Member #: _____

Signature: _____

Phone Number: _____

Date: _____

The \$35 fee will be added to all loans to cover the loan payment holiday. This applies to all loans except mortgage, home equity and land loans. All loans must be current to receive the loan payment holiday. Only three monthly payment skips will be granted on vehicle loans for the life of the loan.

**To be eligible for the payment skip loans must be current. The \$35 loan payment holiday fee will increase the finance charge for the month that it is added.*

Call the credit union at (404) 888-1648,
(800) 876-8887 or (706) 485-2039 in Eatonton
for current rates.



October 2011



Highlights

Pinnacle CU Visa® Credit Card
Who says you can't have
your cake and eat it, too?



Our Visa® credit card let's you have the purchasing power of Visa® with a great low rate.

- Low interest rates
- No annual fee for Visa® Classic card
- 25-day grace period for Visa® Gold card
- No transaction fees for cash advances*
- Safer to carry than cash

Get value and convenience from a Pinnacle Credit Union Visa® Credit Card. It's a combination that is perfect for holiday shopping!

*Interest accrues from the date of the advance.



Top Dollar on Trade-Ins Make it a Great Time to Buy

Car dealers' supply of used cars is low, and as a result, they are paying top dollar for late-model trade-ins. For the consumer, this means that it could be a perfect time to buy. If you are in the market for a new car, take the attractive offer on the trade-in, but don't settle for a loan that could cost you more. Come to Pinnacle Credit Union for a low-interest loan that will make your great deal even better.

Your rate could be as low as 3.25% APR.*

At Pinnacle Credit Union you'll find:

- Low rates
- A variety of terms
- No hidden pitfalls
- Easy application process
- Quick approvals

You won't find any hidden pitfalls with our auto loans. Often the dealer rates that sound so good carry many restrictions or cause you to forfeit a rebate that could be applied to a down payment. And most people won't qualify for the lowest advertised rate.

What should you do? Before you sign anything at a dealership, come to the credit union first. Don't settle for a loan that will cost you more. **Contact us at (404) 888-1648 for more information and the date and location of our next car sale.**

*APR=Annual Percentage Rate. Rate based on best credit rating; .50% discount for purchasing at one of our car sale events; and .50% discount for participating in our Rewards of Membership program. Offer subject to change without notice. Credit restrictions apply.

Main Office
536 North Avenue, N.E.
Atlanta, GA 30308
(404) 888-1648
(800) 876-8887
M – F: 9:00 a.m. – 5:00 p.m.

Branch Office
4780 Fulton Industrial Boulevard
Atlanta, GA 30336
(404) 505-1318
M – F: 10:00 a.m. – 6:00 p.m.
S: 9:00 a.m. – 12:00 p.m.
ATM Available

Putnam Office
1076 Lake Oconee Parkway
Eatonton, GA 31024
(706) 485-2039
M – F: 8:30 a.m. – 5:00 p.m.
S: 8:30 a.m. – Noon (Drive-Thru Only)

Advisor 24
(404) 872-6092
(404) 872-6093
(800) 876-4443



Holiday Closings

Columbus Day	October 10
Veterans' Day	November 11
November 12	(Saturday offices closed)
Thanksgiving	November 24
Christmas Eve	December 24
	(Saturday offices closed)
Christmas	December 26
New Year's Eve	December 31
	(Saturday offices closed)
New Year's Day	January 2



Holiday Club Account Stack Up the Presents Instead of Debt

Do you usually stack up a mound of debt during the holidays? It doesn't have to be that way next year. Open a **Holiday Club Account** now, and you'll be able to pile up the presents without the debt next Christmas.

A **Holiday Club Account** keeps your funds separate from your other savings. You can make deposits regularly with payroll deduction or at your convenience. And having the account can motivate you to save a little at a time, so you will be ready to enjoy debt-free holiday shopping next year. For more information, call (404) 888-1648, (800) 876-8887 or (706) 485-2039 in Eatonton; or visit www.pinnaclecu.org.

If you have a Holiday Club Account this year, the funds will be transferred to your regular share account on November 1, 2011.

It's already time to start considering the question: How will you spend this Christmas? Will you be counting every penny and wondering if your cash will run out before your list does? Will you build up balances on a high interest credit card that will wreck havoc on your budget next year? There is another choice – a low-interest holiday loan from Pinnacle Credit Union.

- Borrow at least \$1,200
- For 12 months
- As low as 11% APR*

This offer is available through December 22, 2011. The application process is quick and simple. Our **Holiday Loan** gives you the funds you need to take care of your shopping and be able to spend this Christmas focused on more important things. Call (404) 888-1648, (800) 876-8887 or (706) 485-2039 in Eatonton; or visit www.pinnaclecu.org today for more information.

*Higher loan amounts are available. Longer terms available for loans higher than \$1,200. 11% APR is our best rate based on credit score. Base rate for this loan is 12% APR. Rates may be higher based on credit score. Credit restrictions apply. Offer subject to change without notice. APR=Annual Percentage Rate.

FACTS		WHAT DOES PINNACLE CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and income • Account balances, payment history • Credit history and credit score 	
How?	All financial companies need to share customers'/members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers'/members' personal information; the reasons Pinnacle Credit Union chooses to share; and whether you can limit this sharing.	
	Reasons we can share your personal information	Does Pinnacle CU share? Can you limit this sharing?
	For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES NO
	For our marketing purposes - to offer our products and services to you	YES YES
	For joint marketing with other financial companies	YES YES
	For our affiliates' everyday business purposes - information about your transactions and experiences	YES YES
	For our affiliates' everyday business purposes - information about your creditworthiness	YES NO
	For our affiliates to market to you	YES YES
	For nonaffiliates to market to you	YES YES
To limit our sharing	Call (404) 888-1648 or visit us online: www.pinnaclecu.org Please note: If you are a new member, we can begin sharing your information thirty (30) days from the date we sent this notice. When you are no longer a member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.	
Questions?	Call (404) 888-1648	

Who we are	
Who is providing this notice?	Pinnacle Credit Union
What we do	
How does Pinnacle Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Pinnacle Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • open an account or deposit money • pay your bills or apply for a loan • use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • Credit Union Financial Services (CUFS) who provides mortgage services.
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • CUNA Mutual who provides insurance products and services.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • N/A
Other important information	We restrict access to non-public personal information about you to those employees who have a specific business purpose in utilizing our data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic and procedural safeguards that comply with federal regulations and lending industry practices to safeguard your non-public personal information.