



October 2013



Highlights



**We'll Put the Happy
in Your Holidays**
With Our Holiday Loan Special

**Borrow up to \$10,000
For 36 months
At as low as 8% APR***

Offer good through 12/23/13.
Apply today!

(404) 888-1648 (Atlanta)
(706) 485-2039 (Eatonton)
www.pinnaclecu.org

*Annual Percentage Rate. All loans subject to credit approval.

Change to Fees

Please note the following changes to our fees:

- ATM after 4 free per month \$1 each
- Share Draft monthly fee w/o Direct Deposit \$7 per month*
- International Wire Transfer Fee Incoming/Outgoing \$30 each
- Statement Printing Fee for Paper Statements \$2 per statement**

These fees will become effective January 1, 2014.
*This fee may be avoided by having direct deposit.
**This fee will not be charged for members below age 18 or over age 65. To avoid this fee, sign up for eStatements to receive your statement electronically.

It's time to get ready for holiday shopping. So now is the time to reconsider your credit card! Take advantage of our low interest rate AND earn valuable rewards!

Transfer your balance to save on interest AND receive double points for the first use of your Pinnacle Credit Union Visa® credit card. And to make this offer even better, we will give you one point for each dollar transferred.

- Rates as low as 10% APR*
- No balance transfer fee
- No annual fee
- Credit limits up to \$25,000

PLUS, use your Pinnacle CU Visa credit card® for all your holiday purchases to earn rewards! Earn double points during the months indicated at the following merchants:

- Office products/Computer Sales – October
- Shoe Stores – October
- Department Stores – October - December
- Discount Stores – October - December
- Wholesale Clubs – November - December
- Grocery Stores – November - December
- Restaurants – November - December
- Gas – November - December

Apply today at www.pinnaclecu.org.

*Rates as low as 10% APR (annual percentage rate). Monthly payment is calculated at 2% of the outstanding balance. Credit restrictions apply. Offer is subject to change without notice. The maximum points awarded on balance transfers is 25,000.

Mortgage Loans

Purchase and Refinance:

30 Year Fixed:	4.75%	4.847% APR*
20 Year Fixed	4.75%	4.882% APR*
15 Year Fixed:	3.75%	3.913% APR*
10 Year Fixed:	3.625%	3.859% APR*

5/5 ARM (up to 8% ltv)	2.99%	3.549% APR*
5/5 ARM (80.01% - 90% ltv)	3.24%	3.618%

Max rate increase every 5 years: 2%; Max rate increase life of loan: 3.75%

7/7 ARM (up to 80% ltv)	3.49%	4.076%
----------------------------	-------	--------

7/7 ARM (80.01% - 90% ltv)	3.74%	4.058%
-------------------------------	-------	--------

Max rate increase every 7 years: 2%; Max rate increase life of loan: 3.25%

10/10 ARM (up to 80% ltv)	3.99%	4.312%
------------------------------	-------	--------

10/10 ARM (80.01% - 90% ltv)	4.24%	4.534%
---------------------------------	-------	--------

Max rate increase every 10 years: 2%; Max rate increase life of loan: 2.75%

*Annual Percentage Rate.

Interest rate quote based on:

680+ credit score; \$125,000 loan amount; Max loan amount \$417,000. Call for higher loan amounts.
Purchases: 5% down payment from own funds.
Rate/Term Refinances up to 95% ltv. Cash-out Refinances up to 80% ltv, and add 1/8% to rate.

If paying off a second mortgage or home equity line of credit then refinance will be considered cash out. Cash out Refinances up to 80% and additional fees or points may be added.

ALL rate quotes & APRs above based on:

Loan amount of \$125,000; 80% loan-to-value; owner-occupied, single-family detached residence. Rates and terms are based on an evaluation of each member's credit history, loan-to-value, occupancy, loan type, loan amount and loan purpose, so your rate and terms may differ.

Home Equity Line of Credit
6% Annual Percentage Rate

*Floor rate of 6%. All loans subject to credit approval. Contact the credit union for more details.

Money Market Savings

	APR*	APY**
\$1,000 - \$9,999	.10%	.10%
\$10,000 - or more	.15%	.15%

*Annual Percentage Rate.

**Annual Percentage Yield.

Annual Percentage Yield is accurate as of the date of printing. Rates and other terms may change at any time without prior notice. \$1,000.00 minimum required to open Share or IRA Certificate. After your certificate is opened, the dividend rate is fixed for the term. A penalty is imposed for early withdrawal. Fees could reduce earnings on the account.

Dividends will be compounded quarterly and will be credited quarterly. If you close your share account before dividends are paid, you will not receive the accrued dividends.

Certificates of Deposits*

Terms	APR	APY
6 months	.20%	.20%
12 months	.25%	.25%
24 months	.40%	.40%
36 months	.60%	.60%
48 months	.75%	.75%
60 months	1.00%	1.00%

IRA Certificates

12 months	.25%	.25%
24 months	.40%	.40%
36 months	.60%	.60%
48 months	.75%	.75%
60 months	1.00%	1.00%

Step CD

24 months	.25%	.25%
60 months	.85%	.85%

APR = Annual Percentage Rate.

APY = Annual Percentage Yield.

*For additional information regarding the above accounts, please refer to the Truth-In-Savings Fee Schedule.

Vehicles

(\$30,000 min. for 84 month term)

Approx. 0-84 months 1.99% - 17.24% APR*

Boats

(61 mos. To 180 mos. On boats valued more than \$25,000)

Approx. 0-120 months 4.00% - 18.00% APR*

Recreational Vehicles

(approx. 60 mos. Only on loan amounts of \$12,000 or more)

Approx. 0 - 60 months 5.00% - 18.00% APR*

*APR = Annual Percentage Rate.

This APR is the credit union's standard rate. The rate may vary depending on each individual's credit history and underwriting factors.

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.
ATM Available

Putnam Office

1076 Lake Oconee Parkway
Eatonton, GA 31024
(706) 485-2039
M - F: 8:30 a.m. - 5:00 p.m.

www.pinnaclecu.org

Advisor 24

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



Federally
insured by
NCUA

Holiday Closings

Columbus Day	October 8
Veterans Day	November 12
Thanksgiving	November 22
Christmas	December 24 & 25
New Year's Eve	December 31
New Year's Day	January 1

Harvest the Value Of a Pinnacle Credit Union Auto Loan

If you are in the market for a new or used car, an auto loan from Pinnacle Credit Union can offer you a crop of savings!

We offer rates as low as 1.99% APR* for up to 84 months.

The application process is quick and simple. You can even be preapproved before you shop. Pick a loan that is ripe with value! Call 404-888-1648 (Atlanta); 706-485-2039 (Eatonton) or visit www.pinnaclecu.org today.

*Annual Percentage Rate. All loans subject to credit approval.



Our Skip-A-Payment Can Stretch Your Holiday Budget

Not sure how your budget will stretch to cover your holiday expenses? Our Holiday Skip-A-Payment can help.

You may skip a payment on any or all loans in good standing (excluding real estate loans, student loans 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. For your convenience, we can add this fee to your loan.

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) 888-1648; mail it to 536 North Ave., N.E. Atlanta, GA 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 22, 2013. 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, student and land loans. All loans must be current to receive the loan payment holiday. Only three monthly payment skips will be granted on vehicles loans for the life of the loan.

*All Pinnacle Credit Union accounts must be in good standing. All real estate, student loan, and delinquent loans are excluded. Participating in the Skip-A-Payment program will extend the life of your loan. The \$35 loan payment holiday fee will increase the finance charge for the month that it is added.



CREDIT UNIONS

Unite for Good™

A BETTER WAY

On October 17, 2013, credit unions in 100 countries will celebrate International Credit Union (ICU) Day® by joining together and celebrating their cooperative spirit.

Unlike banks, we at Pinnacle Credit Union are not in business to make a profit. Credit unions all over the world are a united front focused on you, the members, with an unwavering belief in the “people helping people” philosophy upon which we were built.

In the U.S., we’re known as credit unions, but across the world, we go by many names... co-operative societies, cooperativas, and caisses populaires to name a few.

This year, the cooperative spirit is coming to the Falkland Islands. Currently, one bank branch operates there, but the 2,300 workers find access to credit limited. Through the World Council of Credit Unions, staff from a U.S. credit union are assisting in the development of a credit union that can help the business that were refused bank financing.

Sometimes, starting a credit union isn't

enough. In Kenya, more than a million children have lost parents to AIDS. Many U.S. credit unions are supporting an orphanage in the town of Busia. The program provides food and security to these orphans, as well as financial access to the surrounding community.

Off the southern coast of India, women rice farmers in Sri Lanka are recovering from devastating floods in 2011 and growing their businesses with the help of both farming and financial training through a joint agribusiness and credit union program. Profits are up and so are savings thanks to a new infrastructure to safeguard deposits. Now, small branches collect savings through children's clubs and school programs. In one district, volunteer members hike daily to the local market to collect deposits.

Here too, in the U.S., credit unions are looking after their members.

One small credit union, made up only of descendants of Manley and Lucy Williams, is helping members buy new cars, raise families, and pay for college. Credit unions often think of their members as family,

and in this case they literally are.

Whether on a small or large scale, doing good is something credit unions take seriously. Some large credit unions are able to pull together funding from millions of members to improve housing, healthcare, and education in local communities and the world. Be it in the form of scholarships or interest-free loans, it's still people helping people.

Here at Pinnacle Credit Union our key initiative in 2013 is supporting Christian Village. The Children's Village at Christian City offers life services and a safe haven for children in crisis, ages 5-17. We are also collecting old cell phones that will be given to the Red Cross to be refurbished and delivered to shelters for women and children.

The credit union movement is a united force based on camaraderie, cooperation, and collaboration. That's why, at a credit union, you are never a number — you are a member, and we are here to serve you.

Copyright 2013 Credit Union National Association Inc. Information subject to change without notice.