

Membership Matters

A Message From Our CEO

Exciting Updates

It is my pleasure to provide an update on the first quarter of 2025 at Piedmont Advantage Credit Union (PACU). We're looking forward to another fantastic year of serving our member-owners and engaging in the communities we serve.

As we enter the year's second quarter, we are excited to introduce our updated website in the next few weeks. Our focus of this refresh is to continue providing education while making it easy and convenient to take action! Our website is an extension of our branch network and call center, or Member Relationship Team, as we call it, so you can open new accounts, apply for loans, make an appointment and more!

Speaking of our Member Relationship Team, I want to reiterate an excerpt from my end-of-2024 message. Some may know that PACU partners with a third party for after-hours and weekend call center service. Based on your feedback, we hear you loud and clear that no one serves you better on the phone than our Member Relationship Team (or in-house call center).

We are adjusting the hours and dissolving the third-party service mid-year so that your contacts will be with our PACU Member Relationship Team. Through the years, we have learned the topics of calls and most frequent call times outside of regular business hours so we can adjust accordingly when bringing this in-house.

Members in the Winston-Salem area may have noticed a for sale sign at our University Branch location. The current branch location is over 6,000 square feet, and we only need/use a fraction of that space. Furthermore, the branch layout is unsuitable for a tenant without significant renovations. The plan is to sell the branch and relocate it in proximity to the current location. Our strategic plan includes more branches in more communities to serve more members. However, we can do that most efficiently with branches closer to 2,500 square feet.

Creating a Sense of Belonging

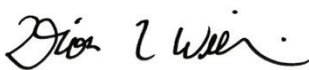
Every year, we have an all-staff gathering for professional development and fellowship on Presidents' Day. With approximately 100 employees and multiple branch locations, the opportunities to have us all in the same place at the same time are cherished. We spent considerable time this year talking about belonging.

As a credit union member, you belong to a financial cooperative that cares deeply about your financial well-being. It's more than transactional. It's more than a number. It's a connection to your fellow members and the PACU team that serves you. From budgeting, to borrowing needs, to savings, to wealth management and youth accounts, we welcome the opportunity to assist.

It is a joy to serve you, and we thank you for the opportunity.



With gratitude,

A handwritten signature in black ink that reads 'Dion L. Williams'.

Dion L. Williams
President & CEO

PACU Day's Special Guest Highlights the Science of Play and Purpose in Life

At Piedmont Advantage Credit Union's annual PACU Day event, held each year on President's Day, credit union employees gather for a day dedicated to professional growth and hearing directly from leadership on the state of the credit union.

A highlight of the day was a presentation from a special guest, Dr. Meredith Adams, MD, MS, FASA, FAMIA, a distinguished scientist whose research spans chronic pain and opioid use disorder, data visualization and infrastructure support, artificial intelligence tool development, neuroscience and public health. While her work is rooted in data and innovation, she took a different approach to this occasion, focusing on the science-backed importance of play, joy and purpose in our lives.

Dr. Adams is an Associate Professor of Anesthesiology, Artificial Intelligence, Translational Neuroscience and Public Health Sciences at Wake Forest School of Medicine in Winston-Salem, N.C. Dr. Adams captivated PACU employees by exploring how play is not just a pastime but an essential part of mental resilience, cognitive flexibility and overall well-being.

She challenged the notion that play is only for children, explaining that the opposite of play is not work but depression. Through research-based insights, she underscored how making time for meaningful activities can enhance problem-solving skills, increase empathy and reduce stress, qualities that are invaluable in both personal and professional settings.

"Our ability to be present, to support others and to navigate challenges is deeply tied to how well we recharge," Dr. Adams shared. "Play deficit is like sleep deficit. If we don't prioritize it, we lose our energy, creativity and resilience."

She introduced the idea of play personality types, encouraging employees to identify what brings them joy, whether it's movement, creativity, competition or relaxation.

She also highlighted the importance of setting boundaries to limit time spent on activities that drain energy without adding value.

As a credit union that prioritizes people over profits, Dr. Adams' message reaffirmed the organization's desire to advance a culture of belonging.

Employees were reminded that belonging extends beyond the workplace. It starts with self-care, making space for joy and supporting one another in meaningful ways.

PACU President & CEO Dion Williams reflected on the keynote: "Dr. Adams' insights align perfectly with our mission. We don't just serve our members; we build relationships that empower our team and community. Prioritizing play and purpose isn't just good for individual well-being. It strengthens our entire culture."

"This year's PACU Day was more than an opportunity for professional development; it was a powerful reminder that success and fulfillment go hand in hand when we make time for joy," Williams added.



SWITCH. STACK. SAVE.

Open a PACU Simple+ Checking or More Checking account and pair it with a new 12-month or longer-term PACU Share Certificate to unlock exclusive rewards!

Ready to make the switch? Visit www.pacu.com/bundle.



How to Track Your Tax Refund

Waiting for your tax refund can be exciting yet anxious. Fortunately, checking your refund status is easy with the IRS's online tool, "Where's My Refund?"

To track your refund, have the following:

- Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN)
- Filing Status (e.g., single, married filing jointly)
- Exact Refund Amount (as listed on your tax return)

If you file electronically with direct deposit, you can generally expect your refund within 21 days. However, delays can occur due to:

- Mistakes in your SSN or name
- Missing forms or information
- Identity verification requests from the IRS

Check the IRS website for updates on processing delays. If you receive a letter requesting more information, respond quickly to avoid further hold-ups.

Access the "Where's My Refund?" tool at www.irs.gov/wheres-my-refund. Ensure you're on the official IRS site by checking for "https://" and "irs.gov" in the URL.

Prepare ahead by keeping organized records and using reliable tax software or professionals. Review your return for errors before submission to help avoid IRS inquiries and ensure you receive all eligible deductions.

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UPCOMING 2025 HOLIDAY CLOSURES

Good Friday	Friday, April 18
Memorial Day	Monday, May 26
Juneteenth	Thursday, June 19
Independence Day	Friday, July 4
Labor Day	Monday, September 1
Columbus Day	Monday, October 13
Veterans Day	Tuesday, November 11
Thanksgiving	Thursday, November 27
	Friday, November 28
Christmas Day	Thursday, December 25

Why do we observe these holidays? For several reasons:

Respect. Demonstrate respect for the country's cultural heritage and national identity.

Regulatory. Comply with legal requirements.

Convenience: Allow employees and members to participate in holiday festivities.

Community: Support community activities.

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Tips for Prevent Medicare Fraud

If you are on Medicare, you must be aware that you might also be on the radar of scammers and fraudsters trying to steal your personal information or change your plan for medical services and supplies you don't need or receive.

It's essential to recognize fraudsters' tactics to intimidate you into providing personal information or money or to claim unjust reimbursements.

Be cautious of unexpected contacts claiming to be from Medicare asking to update your personal information, like your Social Security or Medicare card numbers.

They might threaten you with a loss of benefits unless you pay a certain amount, or they may claim that you have money coming to you and that all you need to do is provide them with your bank account information. Don't fall for this; it's likely a scam.

The government states that Medicare officials will not contact you by phone or email unless you have called them directly and requested a callback.

If you receive a suspicious call or email requesting this information, call Medicare at 1-800-633-4227 and explain what happened.

Medicare fraud can happen when a medical provider illegally bills for services or devices you didn't receive, or provides unnecessary treatments. Additionally, some individuals may misuse your personal information to obtain medical care in your name.

If you suspect fraud, call Medicare at 1-800-633-4227. Ensure you have information about the provider, any services you are questioning, the dates involved, and any other details that could be helpful when reporting.

Protecting your personal and financial information is essential to safeguarding yourself from Medicare scams and fraud.

Feeling Trapped in a Cycle of Credit Card Debt?

Find peace of mind with our **Debt Simplified Loan!**

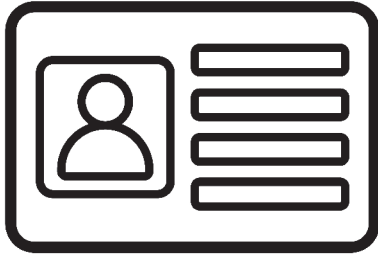
With our Debt Simplified Loan, you will:

- Secure a much lower fixed interest rate.
- Receive personalized service as we're a not-for-profit and prioritize your financial well-being over profits.
- Free up cash flow to save for long-term goals, providing a better financial future for your family.
- Save money and get peace of mind.



This offer expires April 30, 2025. To take control of your debt, visit www.pacu.com/debtsimplified.

Effective May 1, 2025, IDCheck will be used when you visit a Shared Branch in another state.



Have questions or planning to go out-of-state and want to find the nearest Shared Branch? Visit www.pacu.com/IDCheck.

- Velera (formerly PCSU and Co-op Solutions) will go live with IDCheck, a new authentication tool designed to enhance security and streamline identity verification for Shared Branching transactions when visiting another state.
- Traveling out-of-state? When visiting a Shared Branch, scan the QR code to complete IDCheck authentication before your transaction.
- Currently PACU will implement this for those who use Shared Branching and have out-of-state IDs. However, other credit unions may ask you to authenticate even if you have an in-state ID. Please check with other credit unions with Shared Branching services for their policies.

PACU President & CEO Dion Williams Speaks at Triad Business Journal Aviation, Education & Aerospace: A 2025 Conversation

At this year's Aviation in the Triad 2025 hosted by the Triad Business Journal, our President & CEO, Dion Williams, stepped up to the mic and posed a question that caught the room's attention:

"What is a financial institution doing at an aviation panel discussion?"

It was a good question, and he had an even better answer.

"It's because our roots are very much deep in aviation," Dion said, pointing back to 1949, when Mr. Tom Davis, founder of Piedmont Airlines and Piedmont Aviation, founded Piedmont Advantage Credit Union.

That legacy still soars. Today, over a quarter of our 30,000+ members work in aviation.

We were honored to be the presenting sponsor of this important event, where business leaders, educators, airport officials and workforce development experts discussed what's next for the region's aviation industry.

We're proud of our past, invested in the future and always ready to serve the aviation community.



A 2025 CONVERSATION

Board of Directors

The Piedmont Advantage Board of Directors represents the history and tradition of the credit union as well as a commitment to the members and communities we serve.

Directors are volunteers and serve without compensation; so their time, talent and knowledge are shared with the credit union as a labor of love.

Tom Mekis
Chairman

Mark Saunders
Vice Chairman

Diana Santos-Johnson
Secretary

Mark Linville
Treasurer

Darren Cranfill
A.J. Eaker
Justine Lerch
Howard Henry
George Price

Ramon Hoots
Director Emeritus

John Reece
Director Emeritus

Gene Sharp
Director Emeritus

Jim Taylor
Chairman Emeritus

Supervisory Committee

The Supervisory Committee ensures the Board safeguards assets and management complies with the organization's established policies. Committee members also are volunteers. Their gift of time demonstrates a commitment to the credit union's success.

A.J. Eaker
Chairman

Toni Douglas
Secretary

Mary Vitale