



**Pantex**  
Federal Credit Union

# Member Quick Reference Guide

# Serving Members Since 1940

The Name "Pantex" is simply an abbreviation for the "Panhandle of Texas," where Pantex Federal Credit Union has served it's members since 1940. PFCU was originally chartered to service the employees of the Phillips Petroleum Company in Borger, and is now the oldest financial institution of any kind in Hutchinson County. It's field of membership has expanded over the years to include anyone who lives, works, worships, volunteers or attends school in Hutchinson County, the City of Amarillo in Potter County or in the City of Pampa. You are even qualified if you are closely related to someone who does meet this criteria.

- Savings Accounts
- Checking Accounts
- Share Certificates
- Safe Deposit Boxes
- ATM & Visa Cards
- Internet Banking
- Mobile Banking & Deposit
- Bill Pay
- Direct Deposit/ACH
- Payroll Deductions
- Cashier Checks
- IRA's
- Travelers Cheques
- Notary Service
- Financial Counseling
- MasterCard/Credit Card
- New or Used Auto Loans
- New or Used Boat Loans
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- New or Used Motorcycle Loans
- NADA Vehicle & RV Price Guides
- Real Estate Loans
- Home Mortgages
- Home Improvement Loans
- Personal Loans
- Credit Life, Disability, GAP, & Mechanical Breakdown Insurance Available

## Financial Services Summary

# Checking and Savings Accounts

Pantex has an account type that fits you and your family's needs. Checking, Savings, Share Certificates and Individual Retirement Accounts... all convenient and with competitive rates.

## ➤ Pantex FCU Checking!

Pantex Federal Credit Union offers the best checking around, our checking has:

- No monthly service charge
- No minimum balance requirements
- Automatic overdraft protection
- No charge safekeeping of your checks
- 24-Hour access to your funds through Online Banking, Mobile Banking, & Touchtone Teller
- ATM/Visa Debit Cards
- 8 convenient ATM locations, plus FREE access to over 55,000 worldwide through the Allpoint ATM network
- And best of all... it PAYS YOU interest!

**Pantex Checking  
Routing Number  
311378052**

You can open a checking account with as little as \$50.00.

- No minimum balance is required after opening
- Interest pays on the average daily balance in your account during the statement cycle
- There is no "per check" charge
- You'll get a monthly account statement
- Free safekeeping of your canceled checks.
- Accounts available with or without overdraft protection.

*Overdraft protection granted upon application and may be subject to credit approval. See our Fee Schedule and Disclosure Schedule. Dividends/Interest will be compounded every month and credited to your account. The rate/annual percentage yield (APY) is subject to change.*

### Automatic Overdraft Protection

With our Automatic Overdraft Protection program, you can reduce the risk of overdrafts in your checking account by drawing against your other funds on deposit. This feature will allow us to pull from your available funds in other accounts such as Savings Account, another account number, or possibly from your Pantex Plus loan to cover those dreaded overdrafts. This is a free service for you, we don't stick you with extra charges like other institutions.

### Courtesy Pay

If you write a check that causes your checking account to become overdrawn, and no other means of overdraft protection is available, the credit union may choose to pay the overdraft (up to \$300.00) rather than returning the item to the payee. Consideration for coverage under this policy is automatic and no loan application is required. Courtesy Pay begins only after other available means of overdraft protection has been exhausted. Many other institutions use Courtesy Pay first; we use it last to try and save you the fees associated with the service.

The credit union will not authorize an ATM or one-time debit card transaction if sufficient funds are not available to cover the amount at the time of the request.

The decision to pay any overdraft under this policy is solely within the credit union's discretion and you should not rely on Pantex FCU to pay any overdraft at any time. If we do pay an overdraft, your account will be subject to an \$18.00 Insufficient Funds fee per item paid. You will have fifteen days from the date of our payment to deposit funds or obtain an approved credit union loan to cover the overdraft. Overdrafts not paid within fifteen days will be subject to collection as set forth in credit union policy. By paying any one or more overdrafts, we do not agree to pay overdrafts in the future and we may discontinue paying overdrafts at any time without notice.

## ➤ Savings Accounts

Our Share/Savings account is the foundation of your membership. Your initial \$5.00 deposit into your Share/Savings account qualifies you to take advantage of all of our products and services. That \$5.00 represents your share in Pantex. You are the shareholder, and as long as you maintain \$5.00 in your Share/Savings account, you will remain a member. As a shareholder of Pantex, your Share/Savings account will net you all the other great perks of any Pantex Federal Credit Union member. Pantex membership is for life (as long as the account remains open and in good standing).

## ➤ Share Certificates

Our Share Certificates allow you to lock in a dividend rate on your deposited funds for a specific term - from 60 days to 24 months. It's a great alternative to a traditional savings account because it's a guaranteed fixed-rate return on your savings, making it a safe, secure, and risk-free option.

Our Share Certificates require a minimum balance of \$2500, but pays a higher interest rate, helping you build a better savings plan.

Additional details include:

- Your rate remains the same throughout the term of your certificate.
- Your certificate will automatically renew at maturity at the prevailing rate unless you choose otherwise (notifications are sent prior to maturity).

## ➤ IRAs

Shelter a portion of your hard earned money from taxes with a Pantex IRA account. Pantex FCU cannot offer tax advice. For help with information on your financial goals and the tax treatment, consult your professional tax advisor. These accounts are insured up to \$250,000 by the NCUA.

## ➤ Roth IRAs

Roth IRAs are available to individuals and couples who qualify under current IRS regulations. Earnings may be withdrawn tax-free if the account has been open for five years and the owner is age 59½, disabled, deceased, buying a first home or paying qualified education expenses. Roth IRAs have the same rates and terms as the traditional IRA. Pantex FCU cannot give tax advice. For help with information on your financial goals and the tax treatment, consult your professional tax advisor.

## ➤ Health Savings Accounts

Members and their families can enhance their financial health with Health Savings Accounts (HSAs). HSAs offer tax benefits as contributions are pre-tax or tax-deductible, and dividends are tax free. The most attractive feature of HSAs is a health insurance premium savings in most cases. Unused HSA funds roll over every year and continue to grow. They are portable, because regardless of coverage type, your HSA dollars are yours, no matter if you change jobs, switch insurance policies, or retire. When you use Pantex FCU for your HSA, you enjoy the absence of fees, no minimum balance requirements, and easy access through a dedicated Visa card or free online bill pay. Most of all, you enjoy exceptional customer service, something you've come to expect from Pantex FCU!

**Current Interest Rates For Our Checking Accounts,  
Savings Accounts, As Well As  
Our Current Loan Interest Rates May Be Found At:**

**[www.PantexFCU.com](http://www.PantexFCU.com)**

Please visit our website, [PantexFCU.com](http://PantexFCU.com), or one of our branches for more information or disclosures.

## E Statements

Have you signed up for e-statements yet? It's easy to do and you will have access to the past 18 months of statements once you're set up. Not only that, but you will get your statements quicker than regular mail. When your statement is ready, you will receive an email notification. Just log into online banking and your statement will be waiting for you there. You can download a pdf or print them for your paper records.

Setting up e-statement delivery is simple.

1. Sign into Online Banking.
2. Click 'Additional Services.' Then click 'E-Statements.'
3. Accept the disclosure.
4. Then under the User Options scroll down to select to receive e-statements only or to receive both electronic and print version.
5. Confirm your e-mail address is correct and select if you want to receive a monthly e-mail reminder when your e-statement is available.

Once you have completed the setup process, you will have access to the past 18 months of statements.

Your e-statement will be formatted exactly like the one you receive in the mail. You will need Adobe Acrobat Reader, a free download, to view your e-statement or other notices.

Please remember to keep your e-mail address current in your Internet banking user options. You may discontinue your delivery of e-statements and revert to paper statement delivery at any time by contacting our Member Service Team at 806-273-5692.





**Apply  
Online**

Applying for a loan from Pantex Federal Credit Union is quick, easy and painless! Application can be made through our website from either your computer or mobile device, both are safe and secure!

Look for the "Loans" header on our homepage at [www.PantexFCU.com](http://www.PantexFCU.com) and click "Apply For A Loan" to get started.

## **PFCU MasterCard**

A Pantex credit card is the convenient and affordable way to make your shopping, entertainment, and travel purchases. Discover the true rewards of a low rate and no hidden fees or service charges. With your Pantex MasterCard you'll enjoy:

- A Great APR (annual percentage rate)
- 25-Day Grace Period On Purchases
- No Annual Fee
- No Hidden Charges
- A Credit Line Of Up To \$5,000
- Low Minimum Payment
- Convenience Cash Advances Through ATMs Worldwide
- Emergency Card Replacement
- Balance Transfer Opportunity (transfer balances of high-interest cards to our low-interest card)

# Loans

## **New or Used Auto**

Your car is personal to you, why not get a loan that is just as personal? With Pantex you aren't getting a loan from a person trying to make a sale. When you meet with one of our loan officers you are talking with someone you know, someone who is looking out for your financial well-being. After all, you are a shareholder at Pantex and our knowledgeable officers are here to make sure you don't get duped into a bad loan. We offer competitive rates and some of the best prices on Payment Protection, Mechanical Breakdown Insurance, and Guaranteed Asset Protection (GAP) around.

## **New or Used Boat./R.V.**

Boats, motorcycles, ATV's RVs... we can finance just about any "toy" you are looking to buy. We offer great rates and the personal service you've come to expect with Pantex. See how one of our knowledgeable loan officers can make sure you're getting a great deal on a new "toy" loan today.

## **Personal & Secured Loans**

### **Pantex Plus (Line of Credit Loan)**

With a Pantex Plus loan, enjoy a competitive rate and the flexibility of borrowing from a pre-approved credit limit. When you pay it down, it replenishes itself to the original limit, much like a credit card but without the plastic! You'll enjoy 24-hour access to your Pantex Plus line of credit at ATM's using your debit card or through our Touchtone Teller.

### **Signature Loans**

Another exceptional means of financing your purchases. With a Signature Loan, you can borrow a set amount with a predetermined repayment term, without having to secure the loan with collateral. Amounts up to \$5,000 with terms up to 36 months.

### **Stock Secured Loans**

We offer Stock Secured Loans using qualifying corporate stock as collateral. Financing can be up to 50% of the current market value as derived from the latest Wall Street Journal or other independent sources. We can offer terms for up to four years.

### **Share Secured Loans & Certificate Pledged Loans**

We offer Share Secured and Certificate Secured Loans using your funds on deposit at Pantex FCU. For Share Secured Loans-Interest Rate is 2% over current interest rate being paid on Share Account. For CD Secured Loans-Interest Rate is 2% over current CD interest rate being paid up to 36 months and 3% over current CD interest rate being paid form 37-60 months.

- Credit Life and Disability Protection are available on these loan types

**Current Interest Rates For Our Checking Accounts,  
Savings Accounts, As Well As  
Our Current Loan Interest Rates May Be Found At:**

**[www.PantexFCU.com](http://www.PantexFCU.com)**

# Loans Types

## New Vehicle

- Financing up to 110% of the MSRP (Window Sticker)
- Loan terms up to 84 months
- Very competitive rates
- We offer several ways to protect your purchase and can often times beat the dealerships prices for these items:
  - Mechanical Breakdown Insurance
  - GAP Protection
  - Credit Life and Disability Protection



## New RV'S- Travel Trailers, Fifth Wheels & Motorhomes

- Financing up to 110% of the MSRP (Window Sticker)
- Loan terms up to 120 months
- Very competitive rates
- Gap Protection, Credit Life and Disability Protection available



## New Motorcycle, ATV, Razor, Boat or Jet Ski

- Financing up to 100% of MSRP (Window Sticker)
- Loan Terms up to 60 months on Motorcycles, ATVs, Razors & Jet Skis. Terms up to 84 months on Boats.
- Very competitive rates
- Gap Protection, Credit Life and Disability Protection available



# Home Loans

## New Home, Make your home your dream home or just pay for some repairs around the house.

We are proud to offer a broad array of home loans! Your loan officer can help you identify the program that best fits your unique financial goals best.

- Fixed Rate
- Adjustable Rate
- Home Equity
- Jumbo
- FHA
- VA

If you're looking for a Home Loan contact us today!



## Used Vehicle

- Financing up to 110% of the vehicle NADA Clean Retail Value on vehicles less than 10 years old
- Loan terms up to 72 months
- Financing on vehicles 10 years and older up to 100% of NADA Clean Trade-In Value with a maximum term of up to 48 months
- Very competitive rates
- We offer several ways to protect your purchase and can often times beat the dealerships prices for these items:
  - Mechanical Breakdown Insurance
  - GAP Protection
  - Credit Life and Disability Protection



## Used RV'S- Travel Trailers, Fifth Wheels & Motorhomes

- Financing up to 110% of the NADA Clean Retail Value on RV'S less than 10 years old
- Loan terms up to 96 months
- Financing on RV'S 10 years and older up to 100% of NADA Clean Trade-In Value with a maximum term of up to 48 months
- Very competitive rates
- Gap Protection, Credit Life and Disability Protection available



## Used Motorcycle, ATV, Razor, Boat or Jet Ski

- Financing up to 100% NADA Clean Retail Value of units less than 10 years old
- Loan Terms up to 60 months on Motorcycles, ATVs, Razors & Jet Skis. Terms up to 84 months on Boats.
- Financing on Units 10 years and older up to 100% on NADA Clean Trade-In Value with a maximum term of up to 48 months
- Very competitive rates
- Gap Protection, Credit Life and Disability Protection available



## Skip-a-Payment

Our Skip-A-Payment program is designed with your holiday needs specifically in mind. We offer it to you, free of charge, each year beginning November and running through December.

Here's how it works!:

- Keep your Pantex loans in good standing all year
- Fill out a Skip a Payment application
- Then completely skip your November or December loan payment each year (once approved by a loan officer)
- Use that extra money any way you want!

It's that simple!...

It is our holiday gift to you because there are absolutely no fees involved. Compare that to other institutions who charge you \$35 to \$50 in processing fees to skip a payment.

Apply online, go to:

[www.PantexFCU.com/home/loans/skip-a-payment](http://www.PantexFCU.com/home/loans/skip-a-payment) (link available Nov. & Dec.)

# Bill Pay

Simplify your life with Online Bill Payment and Presentment. Pay as many bills as you want without the hassle of stamps or writing checks.

- It's Free! Pay as many bills as you'd like each month at no charge.
- Pay any individual or any U.S. business.
- Receive, view, and manage your bills in one secure location.
- Schedule payments to be taken out of your account on the day you choose.
- Set up single or recurring monthly payments one time.
- Pay bills when it's convenient. Payments can be made 24 hours a day, seven days a week.
- Create payment reports and custom reports.

Get started with four simple steps:

- Sign into Internet Banking.
- Click 'Bill Pay' to enroll in the service.
- Read and accept the Bill Payment Authorization Agreement.
- You will be notified via e-mail when your free Online Bill Payment is active.

Online Bill Pay applies to personal accounts, not business/commercial accounts.

# Member Services

## ➤ Card Services

To report a lost or stolen card or If you suspect you are a victim of debit card fraud:

During normal business hours call:

806.273.5692 or 1.877.984.5200 (toll-free)

Ask for the Debit Card Department.

Normal business hours are from: Monday–Friday, 9am–5pm.

After business hours (weekend or holiday) call:

VISA Debit Cards & ATM Cards, Call Fiserv: 1.800.417.8715

MasterCard, Fiserv: 1.855.650.7813

## ➤ The Pantex Digital Wallet

We offer Apple Pay and Android Pay as a new secure way to pay with your PFCU Debit Card.

## ➤ Apple Pay



Shopping just got more convenient. With Apple Pay, you can easily make purchases at participating merchants with virtual cards on your Apple iPhone\*.

### Pay with a single touch

Use Apple Pay and your PFCU Debit Card to pay the easy, secure and, private way. Use your PFCU Debit Card at hundreds of thousands of stores and participating apps with Apple Pay. Apple pay is accepted anywhere you see one of the above icons.

### Secure way to pay

Rest easy. Apple Pay transactions are authorized with TouchID™ thumb-print security or your pass code. And with Apple Pay, you will never have to share your actual credit card number with a merchant again. A virtual account number is provided to represent your actual account information – this way your PFCU Debit Card number will remain safe.

\*Apple Pay is only compatible on iPhone 6 & 6 plus and newer models. For a full list of compatible devices visit [Apple.com](http://Apple.com)

### Step One:

Make sure your iPhone is an iPhone 6 or newer model running the latest version of iOS.

### Step Two:

Add your PFCU Debit Card to Apple Pay in the Wallet app. Tap the plus button to begin adding your card by taking a picture of it or manually type in your card information. Then just follow the on-screen instructions... it's easy!

### Step Three:

That's it! Now you can pay securely with a single touch at stores and participating apps.



## ➤ Google Pay



With Google Pay, you can easily make purchases at participating merchants with virtual cards on your \*Android device.

### Pay with a single touch

Use Android Pay and your PFCU Debit Card to pay the easy, secure and, private way. Use your PFCU Debit Card at hundreds of thousands of stores and with Android Pay. Android pay is accepted anywhere you see one of the above icons.

### Secure way to pay

With Android Pay, you will never have to share your actual credit card number with a merchant again. A virtual account number is provided to represent your actual account information – this way your PFCU Debit Card number will remain safe.

\*Android Pay is only compatible on Android devices that are NFC and HCE-enabled and run KitKat 4.4 or later

#### Step One:

Open the Android Pay app. If you don't have the app, simply download it from Google Play.

#### Step Two:

Add your PFCU Debit Card in the Android Pay app. When adding your card you'll be prompted to take a picture of it or you can manually type in your card information. Then just follow the on-screen instructions... it's easy!

#### Step Three:

That's it! Now you can pay securely with a single touch at most of your favorite stores.

## ➤ Debit Card

Your Pantex Debit Card is an easy way to make all kinds of daily purchases, at all kinds of places. You get 24-Hour access to your accounts at almost any ATM machine. It's accepted locally at any ACCEL Network ATM and nationally or internationally at any CIRRUS, MasterCard, VISA, or PLUS Network ATM machine. Use the card FREE at any one of our 8 PFCU owned ATM locations or at any AllPoint ATM. You may also draw against your Pantex Plus line of credit loan at PFCU owned machines. So why hassle with cash or checks any longer? –It's the most convenient way to pay

- Just sign the receipt or enter your PIN and you're on your way
- No need to carry bulky checkbooks or too much cash
- You're protected by Visa's multiple layers of security
- Visa's Zero Liability Policy covers fraudulent purchases
- Continuous monitoring of your account for suspicious activity
- Accepted all over the world!



## TouchTone Teller

You'll love the convenience of TouchTone Teller! It is the simple and cost-free way to access your accounts, at your convenience 24 Hours a day! There are no codes to remember. The user user-friendly phone teller conveniently walks you through the process to get the information or assistance you are looking for.

Here's how it works!:

- Sign up for Telephone Banking at PFCU's Member Service department or e-mail us a request.
- Select your PIN Number.
- Call the Pantex Telephone Banking Teller at 806-273-7689 or 1-800-447-7689
- Follow the simple on phone instructions.
- ENJOY the freedom of the next generation of the TouchTone Teller!

## CardValet®

Take control of your debit card with the Card Valet app. Card Valet is an easy and effective way to protect your debit card from fraud. It's free and with it, you can:

- Turn your debit card off and on
- Establish transaction controls for dollar amount limits, merchant categories, and geo-locations
- Get alerts when your debit card is used, approved, or exceeds the transaction controls set by you
- Stay informed of potential fraud with alerts on attempted or declined transactions
- Get real-time balances for your accounts
- And much more!



# Online Banking

## ➤ PantexFCU.com

**The convenience of a credit union. In the comfort of your own home.**

With a Credit Union account, you can do your online banking from anywhere at no cost to you. Make deposits online and take advantage of instant access to your funds. Pay your bills online. Get your statements via e-mail. View your cleared checks and review your account history, too. Just about everything you can do at one of our branches you can do online!

- Download your account information right into Quicken, QuickBooks, or Excel. Use Quicken Connect to connect directly to Pantex FCU on-line banking.
- Transfer funds
- Pay your bills
- Apply for Membership
- Apply for loans
- You've got 24-hour access

Call or email our Member Services Team to get started. Once we set you up with a password, you'll be all set to take control with on-line banking.

## External Loan Payment

External Loan Payment (ELP) is the latest online banking feature at Pantex Federal Credit Union. ELP provides a simple way to pay any Pantex FCU loan with an account at a banking institution other than Pantex FCU. Payments can be drawn from checking, savings, money market checking or money market savings accounts. ELP can be used to make a one-time loan payment or set up loan payments on a reoccurring basis. Visit our website for more details.

*PLEASE NOTE: The External Loan Payment process can take up to 3 days, please allow for this processing time. Payments may be made from multiple accounts.*

# Mobile Banking

## ➤ The Pantex FCU App

**Through the PFCU Mobile App, you can sign in safely and securely using Touch ID or your secure Online Banking password and have 24/7 access to:**

- Mobile Deposit\*  
Note: On the back of the check, you must write "For Mobile Deposit Only" followed by "Pantex FCU" and your signature endorsement for the deposit to go through.
- Account information
- Bill Pay
- Transfers\*\*
- Branch and ATM locations
- Available for mobile phones and tablets

All these features are brought to you in a safe and secure environment:

- Same security protocols as Internet Banking
- No secure information stored on the device
- Inactivity logout
- Incorporated challenge question(s)

*-Pantex FCU App users must be 18 years old or older and the account must have been in good standing for the last 6 months.*



\*Mobile Deposits confirmed as received on or before 4:30 pm of a business day will be credited to your account within 24 hours of receipt. Deposits confirmed received after 4:30 pm on a business day and deposits confirmed received on holidays or days that are not business days will be credited to your account within 24 hours of the following business day.

\*\*Due to Federal Regulation D you are only allowed six transfers from savings or money market accounts each month.

NOTICE: Unauthorized use of these systems is strictly prohibited and is subject to prosecution under the Computer Fraud and Abuse Act of 1986 and the Title 18, U.S. Code Sec. 1001 and 1030. We monitor and audit usage of this system. All persons are hereby notified that the use of this system constitutes consent to such monitoring and auditing.



# Other Services

## Travelers' Cheques

With the flexible and carefree, American Express® Traveler's Cheques you can rest assured that you're traveling well. With them they bring a cast of thousands, at your service 24/7, so you're never really far from home. And if you lose them they're replaceable, so you're never really far from your money. Cheques are available in several convenient sized packs with different denominations. And no matter where the road may take you, rest easy knowing your American Express® Traveler's Cheques are welcomed practically everywhere you go.

Stop by, E-mail, or call our Member Service Team at (806) 273-5692 to order today.

Worldwide American Express Customer Service can assist you with maintenance and inquiries in the U.S. at (888) 412-6945, and internationally at +1-801-945-9450 (collect).

## Credit Reports

As of June 1, 2005, Texas residents can request free copies of their credit reports. You can request one free report annually from each of the three major credit bureaus: Experian, Equifax, and TransUnion.

To request your free credit report, simply visit [annualcreditreport.com](http://annualcreditreport.com) and complete the online request form.

## Annual Membership Meeting

As a member, you are invited to attend the Pantex Federal Credit Union Annual Meeting. The event, usually one evening in February, is a time that the membership gathers for fellowship, food, freebies, door prizes... and of course PFCU business! The meeting addresses any needed or required business such as election of any Board of Directors, if needed. Remember, as a PFCU member, you are a shareholder in Pantex Federal Credit Union... is your credit union! Come join the fun!

## Wire Transfers

We offer all our members the convenient ability to participate in Payroll Deduction, Direct Deposit, and make Wire Transfers. Below are our instructions for wiring money into your PFCU account.

Incoming Wire Instructions:

Wire to Catalyst Federal Credit Union, Plano, TX  
ABA #311990511

To credit Pantex Federal Credit Union  
Act# 311378052

Final Credit (Your full name and account number)

## Transfer Funds

With Online Banking you'll be able to move funds between all your checking, savings or investment accounts including accounts held at different financial institutions, even investment firms! Online Banking supports more than 23,000 banks and credit unions and 85% of brokerage houses.

Transfers can be initiated immediately, scheduled for a future date, or recurring. (Transactions may take up to 3 business days to complete)

Log into Online Banking, click on 'Move Money,' then click on either 'Make A Transfer' or 'External Transfers.' Please note that in order to make transfers to/from other institutions you will need that institution's routing number, your account numbers, and login information.

If you need help give us a call at 806-273-5692.

*Note: Due to Federal Regulation D you are only allowed six transfers from savings or money market accounts each month.*

## Saving Bonds

Whether it's for your own financial goals or a gift for someone else, what you'll love most about saving bonds is their ease and security. They're a safe investment with a solid return. To purchase savings bonds please visit [TreasuryDirect.gov](http://TreasuryDirect.gov).

If you already have savings bonds that you are ready to cash in, visit one of our friendly tellers at any one of our four branches. They will be ready to help you!

## Notary & Signature Guarantees

**Certified. Authentic. And Free.**  
At some of our branches, you'll find notary officers that can certify your signature. At our main branch (1300 W. Wilson St., Borger) you can obtain signature guarantees for Stock transactions up to \$250,000 in value!

As a member of Pantex, there are no charges for these services. So no matter what you need authorized, from a legal document to a financial transaction, we can help!

## Online Tax Preparation

Getting your guaranteed biggest refund with TurboTax® is now easier than ever! It's right inside the Pantex Internet Banking site. TurboTax guides you through your taxes step by step, like a GPS. It will find all the deductions and credits you deserve. TurboTax even has help designed specifically for first-time users.

**TurboTax® – Your taxes done right, guaranteed**

- Maximum Refund Guarantee – or Your Money Back!
- If you get a larger refund or smaller tax due from another tax preparation method, TurboTax will refund the applicable TurboTax federal and/or state purchase price paid. TurboTax Online Federal Free Edition customers are entitled to payment of \$14.99 and a refund of your state purchase price paid.
- 100% Accurate Calculations Guarantee  
If you pay an IRS or state penalty or interest because of a TurboTax calculation error, TurboTax will pay you the penalty and interest.
- Audit Support Guarantee  
The TurboTax Audit Support Guarantee provides FREE year-round audit support guidance from a tax professional. TurboTax will answer all your questions and help you understand why the IRS contacted you. They can be reached in the U.S. at (888) 412-6945, and internationally at +1-801-945-9450 (collect).

## Quicken Connect

Connect your Quicken software to your Pantex FCU accounts! Quicken creates a two way communication connection directly with the servers at Pantex FCU, as it downloads your account information such as transactions and updated account balances. Quicken Connect allows you to pay bills and transfer funds to and from your Pantex FCU accounts. When you log in to Quicken on your computer, Quicken automatically accesses Pantex FCU's servers through a secure and encrypted connection and updates your information. It's quick, easy, safe and free! Contact the main branch for more information.



# Lost Cards!

## Card Services Contact Numbers

- During normal business hours call: Pantex FCU at 806.273.5692 or 1.877.984.5200 (toll-free)
  - Ask for the Debit Card Department.
- Normal business hours are from: Monday–Friday, 9am–5pm.
- After business hours (weekend or holiday) call:
- VISA Debit Cards & ATM Cards  
Fiserv: 1.800.417.8715  
MasterCard: 1.855.650.7813

## ➤ Debit Card Fraud Protection

### How we Protect you:

We use sophisticated tools to monitor your debit card and detect any unusual or suspicious activity. As a proactive security measure, we have a fraud detection alert system to help protect your account 24 hours a day.

### How the Fraud Notification System Works:

**1. Fraud Text Alert:** Whenever a potentially fraudulent transaction occurs, our system will automatically send a Fraud Text Alert to the phone number associated with your account. You will see this number on your caller ID: 1.877.273.5740 (it might be a good idea to program this number in your phone's address book as "Text Fraud Alert"). This text will give details about the suspected transaction. You will need to respond to the text to either authorize or deny the charge. Reply "Yes" to confirm the transaction or "No," if you did not make the charge, the transaction is fraudulent! PLEASE NOTE: For this function to work properly, the phone number associated with the account must be a cell number. If we need to update, or add a cell number to your account, please contact us!

**2. Phone Notification:** If the text goes unanswered, our system's next step will be to automatically CALL the phone number associated with your account. You will see this number on your caller ID: 1.877.253.8964 (it might be a good idea to program this number in your phone's address book as "Fraud Alert"). This call will give you the last four numbers of the card in question and will prompt you to verify your identity by asking for the five digit zip code associated with your card. You will then be asked whether the transaction is "fraudulent" or "OK." Just follow the prompts!

**What next?:** If the transaction is verified as fraudulent, our team will close the debit card in question. You must then contact one of our Pantex FCU branches during normal business hours to order a new replacement debit card and/or file a dispute. If we're unable to contact you about the potentially fraudulent transaction, a temporary hold may be placed on your debit card until the transaction is verified.

If you experience a temporary hold and have not received a phone call, we may not have your current phone number on file. For immediate assistance, simply call one of our Pantex FCU branches during normal business hours or the after-hours number 1.877.253.8964 and press '#' when prompted for a case number each time to speak with a customer service representative. We'll be happy to assist you from there.

## Things to Remember

### Your Contact Info

If you have changed phone numbers or recently moved, contact one of our Pantex FCU branches to make sure we have your new information. In order for us to reach you quickly about potential fraud, we need your most current information.

### If you Miss the Call

If you miss the call an automated message will be left letting you know there was unusual activity on your debit card. It will provide you with a call back number and a case number. Write that case number down. They will ask for it when you call back. In some cases, your card may have a temporary hold placed on it. In those cases, the automated message will inform you of that fact. Once you call the number provided, our team can assist you further.

## Travel Notices

Let Pantex FCU know if you are traveling out of the area. Making a travel notice helps our system by allowing typical charges from the new area go through. Pantex will need to know the where you are going and when you will be at each destination.

## Card Valet

The Card Valet App is a great tool for taking control and managing your debit card while traveling. See details in the Member Services section of this brochure or on our website, [www.pantexfcu.com](http://www.pantexfcu.com).

# Branches

## MAIN OFFICE

1300 W. Wilson  
Borger, Texas  
(806) 273-5692

### HOURS

Monday-Friday  
9:00 am to 5:00 pm  
Drive Thru  
8:00 am to 6:00 pm

## BORGER WALMART BRANCH

1501 Roosevelt  
Borger, Texas  
(806) 273-5698

### HOURS

Monday-Friday  
9:00 am to 7:00 pm  
Saturday  
9:00 am to 4:00 pm

## FRITCH BRANCH

411 E. Broadway  
Fritch, Texas  
(806) 857-2400

### HOURS

Monday-Friday  
9:00 am to 5:00 pm  
Drive Thru  
8:00 am to 6:00 pm

## PAMPA BRANCH

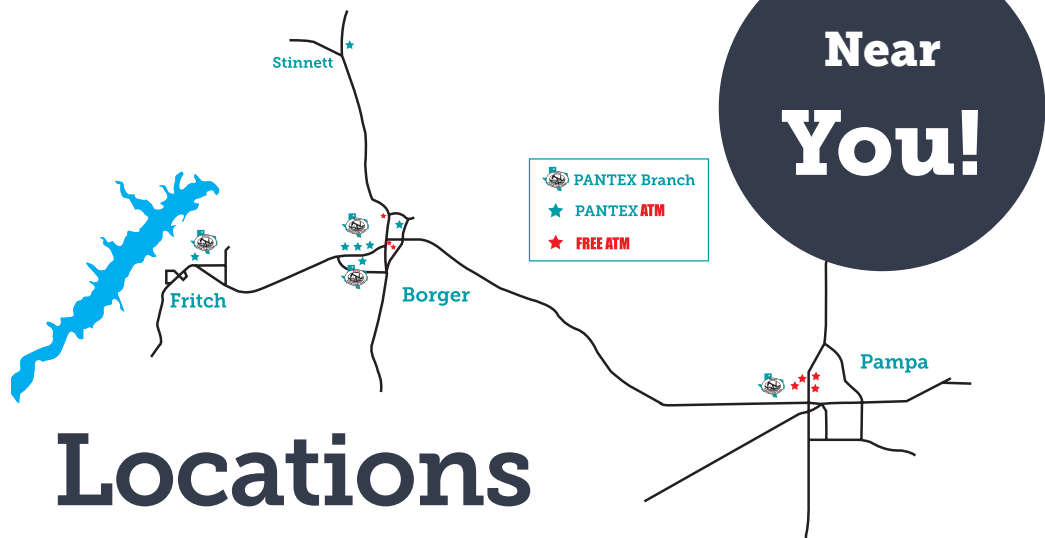
807 N. Sumner  
Pampa, Texas  
(806) 665-4212

### HOURS

Monday-Friday  
9:00 am to 5:00 pm  
Drive Thru  
9:00 am to 5:00 pm

### Mailing Address:

PO Box 5206  
Borger, TX 79008  
PFCU@PantexFCU.com  
www.PantexFCU.com



# Locations

## Free ATMs

### Borger

Pantex Main Branch • Drive-up  
1300 West Wilson Street

Ace Hardware • Walk-up  
1404 West Wilson Street

United Supermarket • Walk-up  
1414 West Wilson Street

Pantex Walmart Branch • Walk-up  
1501 Roosevelt Street

Lowes MarketPlace • Walk-up  
101 West 10th Street

CVS Pharmacy at 230 N. Cedar Street

H&H Federal Credit Union at  
500 West Grand Street

Borger Federal Credit Union at  
1051 North Florida Street

### Stinnett

1029 South Main Street • Drive-up

### Fritch

Fritch Branch • Drive-up  
411 East Broadway Street

### Pampa

Amarillo Community Federal  
Credit Union at 900 North Hobart

Cabot & NOI Employees Credit Union at  
1063 North Sumner

Toot N Totum at 1515 N. Hobart Street

CVS Pharmacy at 1300 N. Hobart Street



Participating ATMs will display this logo.

## Allpoint ATMs

Pantex Federal Credit Union is a member of the Allpoint ATM Network. That means you have FREE access to your accounts at any Allpoint ATM nationwide. FREE access to over 55,000 ATMs worldwide! No matter where you are in the world, just find an Allpoint ATM and you have free access.

## Amarillo Allpoint ATM Locations

### Walgreens Locations:

801 North Filmore Street  
2601 South Georgia  
5921 Hillside Road  
3220 Bell Street  
1600 South Western Street  
5709 Amarillo Blvd West  
4504 South Western Street  
2205 South East 34th Street

### Target at

8201 I-40 West

### Aye San Bu

5621 E Amarillo Blvd

### Triumph Hospital

7501 Wallace Blvd.

### Western Bowl at

5120 Canyon Drive

### CVS Pharmacy Locations:

7301 Hillside Road  
317 E. Amarillo Blvd.  
2012 S.E. Washington St.  
3340 S. Western St.



**Pantex**  
Federal Credit Union

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

**NCUA**

National Credit Union Administration, a U.S. Government Agency

[www.PantexFCU.com](http://www.PantexFCU.com)

