



Are You A Graduating **High School Senior?**

We are looking for graduating high school seniors that are passionate, focused, charitable and unique. We will be awarding eight scholarships in the amount of \$3,000 each.

IN THIS ISSUE

Page 1

- PFCU Scholarships
- Shred Days

Page 2

- High Yield Savings / Partner Plus Account
- Six Flags / Santa's Village
- June Food Drive
- Upcoming Holidays

Page 3

- Student Loans
- PFCU Phone Number Consolidation
- Fee Schedule
- Privacy Policy

Page 4

First Mortgages

©2018 PARTNERSHIP FINANCIAL CREDIT UNION

www.mypfcu.org

Eight Scholarships \$3,000 Each

For more information please visit our website www.mypfcu.org

> Need additional financial aid? Ask about our Student Loan options!

PFCU Shred Days

Please join us for our Annual Shred Days. We will have a shredding truck in our parking lot, and you'll be able to watch as your documents get shredded. This event is a great opportunity to shred your old documents in order to protect yourself from identity theft. You won't want to miss this event!

Save the Dates -

- ◆ Barrington Thursday, June 7th, 1:30 pm 4:00 pm Refreshments will be served
- Morton Grove Thursday, June 28th, 11:00 am −2:00 pm Hamburgers and Hot Dogs will be grilled again by Chef Sherry and friends! Our face painter will be returning, so be sure to bring your kids!

Please consider supporting our June Food Drive. All members are encouraged to bring two nonperishable items for donation with their shredding.







Introducing a new high yield savings account — a simple option with a higher interest rate to help grow your savings.

\$5,000 Minimum Balance .65% APY* \$250,000 Maximum Balance

Call now or apply online www.mypfcu.org

*APY (Annual Percentage Yield) is the annual percentage rate on your account. Dividend rates are declared and paid monthly on the average daily balance per month. Rates subject to change at any time. Minimum balance of \$5,000 and maximum of \$250,000. Direct Deposit (minimum monthly deposit \$200.00), Virtual Branch and eStatements are required. All three services must be maintained throughout the life of the account. If the account balance falls below an average daily balance of \$5,000 no dividends will be paid. Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the National Credit Union Administration (NCUA) of the U.S. Government.

Six Flags / Santa's Village

Keep Calm and Enjoy Your Summer!

Plan a trip to Six Flags Great America with discounted tickets. The Daily Tickets are \$48.00 and Season Passes are \$80.33. Receive a FREE season parking pass with the purchase of four season passes. The season passes and parking pass must be purchased and activated by June 30th, 2018. Season passes will continue to be offered through the remainder of the 2018 park season.

You can also plan a trip to Santa's Village Azoosment Park. Daily tickets to the park are \$15.75. Santa's Village Azoosment Park is a great place to spend a day for the entire family, featuring rides and entertainment for all ages.

Upcoming Holidavs **OBSERVED**



Memorial Day



Wednesday, July 4th

Monday, May 28th Independence Day



PFCU June Food Drive

Hunger is a year round battle in many communities. Even the summer months can be a challenging time of year for some families and the pantries that support them. PFCU will be collecting food donations for local pantries in the communities we serve.

Please bring your donations to any PFCU office and place them in the collection bin from June 1st through June 30th. You can also donate at either of our Shred Day Events on June 7th-Barrington or June 28th-Morton Grove. Visit www.mypfcu.org for donation item ideas. We thank you in advance for all your efforts that will support those in need.

Access your accounts 24/7 using these contact methods:











Student Loans

Call now or apply online mypfcu.studentchoice.org

PFCU Phone Number Consolidation

Starting June 1st, 2018 please use our updated phone number 847.MYPFCU1 / 847.697.3281

All other phone numbers previously used by the credit union will no longer be active.

PFCU Fee Schedule - Changes Effective 5/1/2018

Important Member Notices

2018 PFCU Privacy Policy -**Available Now**

Please review our 2018 Privacy Policy which is available on our website at www.mypfcu.org

If you do not have access to our website, or would like a printed copy, please contact us and we will be happy to send you a hard copy, or stop by any of our offices to pick one up.

OTHER SERVICE FEES	
Account Activity Printout	\$5.00/Printout per account
Account Reconciliation	\$25.00/Hour (Minimum 1 Hour)
Account Research	\$25.00/Hour (Minimum 1 Hour)
Cashier's Check	\$5.00/Check
Credit Union Check	\$5.00/Check after 5 checks per month
Returned Deposited Item All Accounts	\$29.00/Item
Dormant Account	\$25.00/Month after 2 years of no activity
Garnishment	\$75.00
Items Sent For Collection (Domestic)	\$10.00/Minimum Fee
Legal Processing (Levies, Subpoenas, etc.)	\$75.00/Minimum Fee
Statement Copy	\$5.00 Copy
Wire Transfer (Foreign/Outgoing)	\$50.00/Transfer
Wire Transfer (Domestic)	\$25.00/Transfer
Incoming Wire (Reoccurring)	\$10.00
Returned Statement	\$10.00/Statement
Return/Reversal of Wire Transfer	\$50.00/Transfer
Check Copies	\$5.00/Item
Stop Payment (Credit Union Issued Check)	\$15.00/Request
Early Holiday Account Withdrawal	\$25.00/Withdrawal prior to November 1 st
Foreign Collection Items	Varies
Overnight Courier Service	Cost
Online Bill Pay	No Charge
Medallion Stamp/ Signature Validation	No Charge

Virtual Branch VISA Gift Cards 5 free per month/\$3.00 per card fee after 5 free CU Money VISA Travel Card Savings Bonds No Redemption Fee Fax (Incoming/Outgoing) Photocopy Telephone Transfer Incoming Wire Transfer Verification of Deposit Visa Credit Card Replacement Visa Credit Card Replacement Debit Card Overdraft ACH Stop Payment Returned Item Stop Payment (member written) Bill Pay Free CU Money VISA Travel Card 5 free per month/\$3.00 per card fee after 5 free C free per month/\$3.00 per card fee after 5 free No Redemption Fee No Charge - Limited to 5 copies No Charge - Limited to 5 copies No Charge - Regulation D Limits Apply No Charge No Charge No Charge No Charge No Charge No Charge Viou Chard of Savination D Limits Apply Incoming Wire Transfer No Charge No Charge No Charge No Charge No Charge Pagulation D Limits Apply 10.00 Share Account Closure \$10.00 \$10.00 Within first 6 months) \$10.00 FFT FEES ACH/ATM Overdraft \$29.00 ATM/Debit Card Replacement \$10.00 SHARE DRAFT/CHECKING ACCOUNT FEES NSF \$29.00/Item Stop Payment (member written) Stop Payment (member written) Price varies based on style	OTHER SERVICE FEES	
CU Money VISA Travel Card \$5.00/card \$2.00 kg Redemption Fee Rax (Incoming/Outgoing) Ro Charge - Limited to 5 pages Ro Charge - Limited to 5 copies Ro Charge - Regulation D Limits Apply Incoming Wire Transfer No Charge Verification of Deposit \$10.00 kg Redemption Fee Regulation D Limits Apply Incoming Wire Transfer No Charge Verification of Deposit \$10.00 kg Redemption Fee Regulation D Limits Apply Incoming Wire Transfer No Charge Verification of Deposit \$10.00 kg Redemption Fee Regulation D Limits Apply Incoming Wire Transfer No Charge Verification of Deposit \$10.00 kg Redemption Fee Regulation D Limits Apply Incoming Wire Transfer No Charge Verification of Deposit \$10.00 kg Redemption Fee Regulation D Limits Apply Incoming Regulation D Limits Apply Incoming Regulation D Limits Apply Regulation D Limits Apply Incoming Regulation D Limits Regulation	Virtual Branch	No Charge
Savings Bonds No Redemption Fee Fax (Incoming/Outgoing) No Charge - Limited to 5 pages Photocopy No Charge - Limited to 5 copies Telephone Transfer No Charge - Regulation D Limits Apply Incoming Wire Transfer No Charge Verification of Deposit \$10.00 Share Account Closure \$10.00 Visa Credit Card Replacement \$10.00 EFT FEES ACH/ATM Overdraft \$29.00 ATM/Debit Card Replacement \$10.00 Debit Card Overdraft \$29.00 ACH Stop Payment \$15.00 SHARE DRAFT/CHECKING ACCOUNT FEES NSF \$29.00/Item Stop Payment \$15.00/Request Bill Pay Free	VISA Gift Cards	
Fax (Incoming/Outgoing) Photocopy No Charge - Limited to 5 pages No Charge - Limited to 5 copies Telephone Transfer Incoming Wire Transfer Verification of Deposit Share Account Closure Visa Credit Card Replacement No Charge 10.00 \$10.00 (within first 6 months) Visa Credit Card Replacement \$10.00 EFT FEES ACH/ATM Overdraft \$29.00 ATM/Debit Card Replacement \$10.00 Debit Card Overdraft \$29.00 ACH Stop Payment \$15.00 SHARE DRAFT/CHECKING ACCOUNT FEES Returned Item \$29.00/Item Stop Payment (member written) Bill Pay Free	CU Money VISA Travel Card	\$5.00/card
Photocopy pages Photocopy No Charge - Limited to 5 copies Telephone Transfer No Charge - Regulation D Limits Apply Incoming Wire Transfer No Charge Verification of Deposit \$10.00 Share Account Closure \$10.00 (within first 6 months) Visa Credit Card Replacement \$10.00 EFT FEES ACH/ATM Overdraft \$29.00 ATM/Debit Card Replacement \$10.00 Debit Card Overdraft \$29.00 ACH Stop Payment \$15.00 SHARE DRAFT/CHECKING ACCOUNT FEES NSF \$29.00/Item Stop Payment \$15.00/Request Bill Pay Free	Savings Bonds	No Redemption Fee
Telephone Transfer Telephone Transfer Incoming Wire Transfer Verification of Deposit Share Account Closure Visa Credit Card Replacement ATM/Debit Card Replacement Pebit Card Overdraft ACH Stop Payment Returned Item Stop Payment Stop Payment (member written) No Charge No Charge No Charge \$10.00 \$10.00 (within first 6 months) \$10.00	Fax (Incoming/Outgoing)	
Incoming Wire Transfer Verification of Deposit Share Account Closure Visa Credit Card Replacement ACH/ATM Overdraft Debit Card Overdraft SHARE DRAFT/CHECKING ACCOUNT FEES Returned Item Stop Payment (member written) Limits Apply Limits A	Photocopy	
Verification of Deposit \$10.00 Share Account Closure \$10.00 (within first 6 months) Visa Credit Card Replacement \$10.00 EFT FEES ACH/ATM Overdraft \$29.00 ATM/Debit Card Replacement \$10.00 Debit Card Overdraft \$29.00 ACH Stop Payment \$15.00 SHARE DRAFT/CHECKING ACCOUNT FEES NSF \$29.00/Item Returned Item \$29.00/Item Stop Payment \$15.00/Request Bill Pay Free	Telephone Transfer	
Share Account Closure \$10.00 (within first 6 months) Visa Credit Card Replacement \$10.00 EFT FEES ACH/ATM Overdraft \$29.00 ATM/Debit Card Replacement \$10.00 Debit Card Overdraft \$29.00 ACH Stop Payment \$15.00 SHARE DRAFT/CHECKING ACCOUNT FEES NSF \$29.00/Item Returned Item \$29.00/Item Stop Payment \$15.00/Request Bill Pay Free	Incoming Wire Transfer	No Charge
Visa Credit Card Replacement \$10.00 EFT FEES ACH/ATM Overdraft \$29.00 ATM/Debit Card Replacement \$10.00 Debit Card Overdraft \$29.00 ACH Stop Payment \$15.00 SHARE DRAFT/CHECKING ACCOUNT FEES NSF \$29.00/Item Returned Item \$29.00/Item Stop Payment \$15.00/Request Bill Pay Free	Verification of Deposit	\$10.00
EFT FEES ACH/ATM Overdraft \$29.00 ATM/Debit Card Replacement \$10.00 Debit Card Overdraft \$29.00 ACH Stop Payment \$15.00 SHARE DRAFT/CHECKING ACCOUNT FEES NSF \$29.00/Item Returned Item \$29.00/Item Stop Payment \$15.00/Request Bill Pay Free	Share Account Closure	
ACH/ATM Overdraft \$29.00 ATM/Debit Card Replacement \$10.00 Debit Card Overdraft \$29.00 ACH Stop Payment \$15.00 SHARE DRAFT/CHECKING ACCOUNT FEES NSF \$29.00/Item Returned Item \$29.00/Item Stop Payment \$15.00/Request Bill Pay Free	Visa Credit Card Replacement	\$10.00
ATM/Debit Card Replacement \$10.00 Debit Card Overdraft \$29.00 ACH Stop Payment \$15.00 SHARE DRAFT/CHECKING ACCOUNT FEES NSF \$29.00/Item Returned Item \$29.00/Item Stop Payment (member written) \$15.00/Request Bill Pay Free	EFT FEES	
Debit Card Overdraft \$29.00 ACH Stop Payment \$15.00 SHARE DRAFT/CHECKING ACCOUNT FEES NSF \$29.00/Item Returned Item \$29.00/Item Stop Payment (member written) \$15.00/Request Bill Pay Free	ACH/ATM Overdraft	\$29.00
ACH Stop Payment \$15.00 SHARE DRAFT/CHECKING ACCOUNT FEES NSF \$29.00/Item Returned Item \$29.00/Item Stop Payment (member written) \$15.00/Request Bill Pay Free	ATM/Debit Card Replacement	\$10.00
SHARE DRAFT/CHECKING ACCOUNT FEES NSF \$29.00/Item Returned Item \$29.00/Item Stop Payment (member written) \$15.00/Request Bill Pay Free	Debit Card Overdraft	\$29.00
NSF \$29.00/Item Returned Item \$29.00/Item Stop Payment (member written) \$15.00/Request Bill Pay Free	ACH Stop Payment	\$15.00
Returned Item \$29.00/Item Stop Payment (member written) \$15.00/Request Bill Pay Free	SHARE DRAFT/CHECKING ACCOUNT FEES	
Stop Payment (member written) \$15.00/Request Bill Pay Free	NSF	\$29.00/Item
(member written) \$15.00/Request Bill Pay Free	Returned Item	\$29.00/Item
,		\$15.00/Request
Check Printing Price varies based on style	Bill Pay	Free
S S S S S S S S S S S S S S S S S S S	Check Printing	Price varies based on style

Call us at 847. MYPFCU1 / 847.697.3281

Morton Grove Office

♥ 5940 Lincoln Avenue **1** 847.675.6847

Barrington Office

Morton Grove, IL 60053 Barrington, IL 60010 **■** 847.381.5062

Des Plaines Office

Des Plaines, IL 60018 ₿847.699.1606

Kenilworth Office

Kenilworth, IL 60043 **847.256.8419**





PRSRT STD ECRWSSEDDM U.S. POSTAGE PAID SKOKIE, IL PERMIT NO. 324

Local Postal Customer



1st Mortgages

Call now to speak to a Mortgage Loan Specialist PFCU NMLS #409351

847.MYPFCU / 847.697.3281



The Quarterly is published each quarter for the members of Partnership Financial Credit Union. This publication of the Credit Union serves as official notification to the Credit Union's membership of all matters contained within.

