

THE Quarterly

PFCU Member News

◆ A LETTER FROM OUR CEO ~

Happy New Year to all Partnership Financial Credit Union members and your families! With the beginning of a new year comes the inspiration to better ourselves mentally, physically and financially. Most people are reflective of the past, working to improve the present and preparing for the future. As the CEO of PFCU, I would like to share with you an overview of the past, present and future of our credit union.

In 2014, four financially-sound credit unions joined to form one new credit union. Three of the former Presidents; Bonnie Soltesz, Ed Uhrik and Les Willerth have since chosen their time for retirement, while all other staff members were retained within the new organization. The consolidation was complete October 1st, 2014 when all four offices became Partnership Financial Credit Union. Prior to the mergers, we worked diligently to combine the credit unions in order to offer members the best products and services from each credit union. As a result, over 13,750 members now have access to even more products, services and a variety of savings, checking and loan accounts. We offer competitive dividends and loan interest rates, as well as some of the lowest service fees in our industry.

Together, we determined our mission to be "the best financial institution in the eyes of our members, our employees and the communities we serve". Although we remain proud of our strong institutional beginnings and the history each individual credit union brought to the partnership, we are now concentrating on the present and planning for the future.

Partnership Financial Credit Union, in its new form, is almost four years young! Our assets have grown to just over \$178 million and since the beginning of the partnership, members have borrowed over \$25.5 million dollars in Consumer, Visa and Home Equity Loans and \$5.3 million in First Mortgage Loans.

We are continually committed to our members and to providing outstanding personal service. We believe that our greatest strength is our dedicated staff who strives to make every member experience a pleasant one. You should feel secure in knowing that any PFCU employee answering the phone will be able to assist you and provide the highest level of member service.

Today, we are now a stronger, full-service financial institution, evident in the number of products and services we provide. We encourage our members to learn more about what the credit union has to offer and to fully utilize our many services. CONTINUED ON PAGE 3

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FINANCIAL CREDIT UNION

 www.mypfcu.org



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Partnership
Financial Credit Union

*Our most important
Partner is you.*

Pay Smart Pay with PFCU

PFCU offers a Visa Credit & Debit Card that's right for you. Visa cards are convenient, secure and available with free transaction monitoring.

Visa Credit & Debit Cards

Apply for a Visa Credit Card or open a Checking Account today and receive a free Visa Debit Card.
www.mypfcu.org

Rates are subject to risk based pricing. Minimum credit score restrictions apply. Standard PFCU underwriting guidelines apply.

Upcoming Holidays

OBSERVED



**Martin Luther
King Jr. Day**
Monday, January 15th



President's Day
Monday, February 19th



Good Friday
Friday, March 30th

TOYS FOR TOTS ~ We would like to thank you and our staff for their generous contributions to Toys For Tots this Holiday Season. We hope that we were able to make this holiday season special for many children this year.



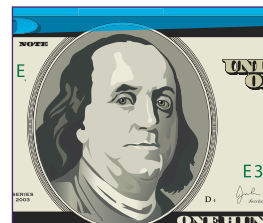
PICTURED LEFT TO RIGHT: BACK ROW; MARISA, KAREN, SHERRY, PAUL, MARCIA, HEIDI, CARRI AND THERESA. FRONT ROW; BRIAN, JANEISE, MARIA AND THEO.

When That Direct Deposit Hits

Whether it's for your tax refund or for your paycheck, Direct Deposit is easy, fast and secure!

Direct Deposit

- PFCU Routing Number - 271989060
- For Checking and Savings Accounts, use your 9-digit PFCU Account Number



**\$100 CASH REWARD
WITH EVERY NEW LINE**

It's Sprint's best Credit Union Member Cash Rewards offer ever — another **BE**nefit of membership!
Visit LoveMyCreditUnion.org/Sprint to calculate your cash rewards.



Access your accounts 24/7 using these contact methods:

Virtual Branch
www.mypfcu.org

Telephone Teller
888-275-7171

PFCU
Mobile App

Remote Deposit
Capture

As one financial institution, we now offer the following accounts and services at all of our locations:

Accounts

- ◆ Savings, Checking, Certificates of Deposit, IRAs, Kid's, Holiday and Vacation Accounts
- ◆ First Mortgages, Home Equity Loans, Auto, RV and Boat Loans, Student Loans, Visa Credit Cards, Personal Loans and Periodic Loan Specials

Services

- ◆ Mobile App, Remote Deposit Capture, 24/7 Virtual Branch (online account access) and Audio Response Teller via the phone 1.888.275.7171
- ◆ E-statements, Instant Issue Debit Cards, POP Money and Apple Pay
- ◆ Notary, Fax, Medallion Stamp, Cashier Checks, Wire Transfers, Coin Counting, U.S. Savings Bond Redemption, one Drive Thru (Morton Grove) and seven free-standing ATMs
- ◆ Discounted Sales of Visa Gift & Travel Cards, Vehicle License Plate Stickers, Movie Tickets, Six Flags and Santa's Village Tickets
- ◆ ATM Surcharge Fee Refunds (Limitations Apply)
- ◆ Investment Advisory Service

There are inevitable growing pains in becoming the institution we are today, and as the saying goes, "change is hard but it also can be good". Please embrace the changes with us — our name, the new nine-digit account number, the new phone system, our new phone number— 847-MYPFCU1 (847.697.3281) and the new Wednesday office hours. We also kindly request that you update our phone number and name on your cell phone contacts. This way in the event we need to call your cell, Partnership Financial Credit Union's name and phone number will be recognized.

Our updated Wednesday business hours affords our staff members time to participate in continuing education. In addition, there have been behind-the-scene improvements to our compliance, internal security, and we enhanced our disaster recovery program. Hopefully you've seen our updated brand and colors of PFCU especially in the Barrington office. In the near future, look for the Morton Grove, Kenilworth and Des Plaines offices to be re-branded as well.


At PFCU, our future is looking so bright; we recommend you wear your shades! As you know, we live in a world where technology changes in a blink of an eye. We are interviewing new data processing platforms to upgrade our core data processing system. This upgrade will allow PFCU to offer a more robust electronic service platform with a single sign on and account aggregation through a new Mobile App and Virtual Branch (Online Access). Ultimately, the credit union strives to become paperless for both member privacy and security. We envision being able to offer our members Money Market Accounts, Samsung Pay, credit score monitoring and integration with third-party vendors, such as Quicken or other budgeting tools.

Lastly, we strive daily to meet the needs of our membership. We realize how fortunate we are to have such dedicated volunteer Directors and Committee Members, as well as our loyal, hard-working staff. We have increased our community efforts by partnering with local food pantries, animal shelters and Toys for Tots drives. Not only do we hope to improve our financial partnership with you, but also to make an impact in the communities that we live, work and serve. In 2018, PFCU employees have committed to volunteering at local food depositories. We want you to be as excited as we are about the future potential of PFCU as we work towards becoming your financial partner for life.

In closing, we take this opportunity to acknowledge the positives, especially our relationship with you. We look forward to our continued partnership in 2018 and for many years to come.

On behalf of myself, the Board and Committee Members and the Partnership Financial Credit Union team, we would like you to know that we appreciate the trust, loyalty and confidence you place in us. While we focus on technology and innovation, we will continue to provide and deliver outstanding personal service. At PFCU, we live the credit union philosophy of "People Helping People", and it is the basis of every encounter we share with our members.

Warmest wishes for a fulfilling and successful New Year!



Mary Ann E. Pusateri, CEO

Call us at 847.MYPFCU1 / 847.697.3281

Morton Grove Office

◆ 5940 Lincoln Avenue
Morton Grove, IL 60053
☎ 847.675.6847

Barrington Office

◆ 455 West Northwest Highway
Barrington, IL 60010
☎ 847.381.5062

Des Plaines Office

◆ 1001 East Touhy Avenue
Des Plaines, IL 60018
☎ 847.699.1606

Kenilworth Office

◆ 642 Green Bay Road
Kenilworth, IL 60043
☎ 847.256.8419



*Our most important
Partner is you.*

Local Postal Customer



ANNUAL MEETING INVITATION

You are cordially invited to the annual meeting of PFCU.

Wednesday, February 21st, 5:30 PM

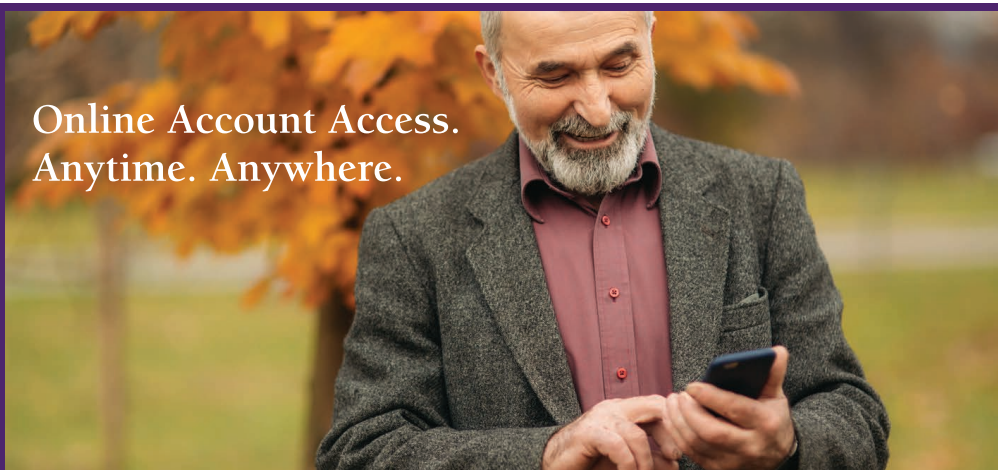
PFCU Des Plaines Office

1001 E. Touhy Avenue

Please RSVP to any of our offices.

All members are invited to attend.

At the meeting you will be able to talk with your Board of Directors, hear the latest news, learn more about our services and products and the future plans for PFCU.



Online Account Access.
Anytime. Anywhere.

With PFCU Virtual Branch, you can check your account anytime from anywhere. All you need is internet access and your account information is at your fingertips.

Virtual Branch
Online Account Access
with free Online Bill Pay

Visit our website to enroll today.
www.mypfcu.org

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