THE Quarterly PFCU Member News



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New Office Location Opening 4th Quarter 2018 More Information To Come

Congratulations to our Scholarship Recipients!

PFCU is devoted to supporting higher education opportunities. This year, we are excited to award eight scholarships in the amount of \$3,000 to each winner. We wish all our students the best of luck and success as they pursue their educational endeavors.



Madison Ann Jenkins Ball State University, Marketing & Management, Lincoln-Way West High School



Gretchen Koomjohn University of Minnesota, Bio-Medical Engineering, Oswego East High School



Lauren Buell Western Michigan University, Political Science, Niles West High School



Divya Gandhi St. Louis University, Exercise Science/ Physical Therapy, Niles West High School



Solome Gibson Spellman College, Engineering/ Environmental Studies, Evanston Township High School



Ryan Guerrero Samuel A. Kirk School, Graduate and Continuing Education



Morgan Ludvigsen Illinois State University, Math Education, John Hersey High School



Maya Reter Northwestern University, Journalism, Sterling High School

www.mypfcu.org





Warm Coats = Warm Hearts

PFCU Coat Drive - October 15th through January 31st

To continue in PFCU's mission of giving back, we have volunteered to collect and donate for Button & Zipper.

Bitter cold temperatures and cold snowy months are coming. Can you imagine going through winter without the basic necessity of a warm coat? Button & Zipper is a coat drive, organized in 2013, to help all men, women and children in need, stay warm during our city's long and grueling winter months.

All donations of coats you are no longer using can be dropped off at any one of our four locations from October 15th through January 31st, during regular business hours. Let's work together to keep our community members warm.

Membership Has Its PERKS—

Pick-Up Stocking Stuffers Right Here!

Did you know that as a PFCU Member, you can purchase discounted Movie Tickets? Tickets may be purchased at the Member Services Desk and the Drive-Thru.



AMC Theaters - \$8.50 /Ticket Regal Cinemas - \$8.50 /Ticket Marcus Theaters -\$8.00 /Diamond Ticket or \$6.50 /Silver Ticket (2-weeks after the premier of a new movie) Purchase two Marcus Theater tickets and receive a voucher

There may be additional charges for IMAX and special screenings.

for FREE popcorn!

We have Visa Gift Cards, too. They make an excellent gift for someone who might be difficult to shop for. First five gift cards each month are free! Every additional gift card is \$3 per card.

How to Prevent Fraud During Holiday Shopping

The Holidays are fast approaching and we all have some gift shopping to do. It's a busy time of year for fraudsters, too, as they are ready to capitalize on this hectic holiday season. Read below for easy tips to prevent fraud whether you're shopping online, in the store or on your smartphone.

- ◆ Be Aware It's simple to get caught up in the holiday hurry and holiday shoppers are often distracted. Always pay attention to the environment around you. Be conscious of who is asking for your personal information and the reason why. Do not give out your financial information to a person you don't recognize or trust.
- Be Cautious If an offer sounds too good to be true, it probably is. Scammers will try to entice you with great deals that require you to provide sensitive information to redeem the offer. Always keep your credit card number, social security number and other personal information safe by dodging suspicious phone calls, emails, links and pop-up windows.
- * Safe Surfing When cruising the web, be sure to check the security of the website you're using by reviewing the URL. Websites that start with "https" (rather than "http"), are secure. Refrain from making purchases while using public wireless networks that do not require passwords. Hackers can connect to these networks and take advantage of you on your devices.
- Use Purchase Alerts If you have a PFCU Visa Credit or Debit card, set up a Visa Purchase Alert for FREE in order to keep a closer eye on the transactions that post to your account. If you receive a text or email alert for a transaction you did not authorize, you can call and have your card shut down to prevent further fraud. For more information on Visa Purchase Alerts or to shut down your credit or debit card, please visit: www.mypfcu.org/services/yoursecurity.

P2

Access your accounts 24/7 using these contact methods:











In an effort to make Mobile Check Deposit more secure, please endorse your checks with the following:

PFCU Mobile Deposit Only

As always, all payees must endorse the check with their signature. To use Mobile Check Deposit, download the PFCU Mobile App from the app store on your smartphone or tablet.

Upcoming Holidays

OBSERVED

Columbus Day Monday, October 8th

Veterans Day Monday, November 12th

Thanksgiving

Thursday, November 22nd Friday, November 23rd



Christmas Holiday

Monday, December 24th close at 1:00 pm Tuesday, December 25th



New Year's Holiday

Monday, December 31st close at 1:00 pm Tuesday, January 1st

Ho, Ho, Holiday Financing Options For You!

The holiday season is quickly approaching and will be here before you know it. While the festivities, gatherings and delicious meals may keep us all aglow, the spending over the next few months can be daunting. PFCU is here to help!



\$500 - \$2.000 | 12-Month Term | Rate 7.99% APR* \$2,001 - \$5,000 | 24-Month Term | Rate 9.99% APR*

*APR (Annual Percentage Rate) is the annual percentage rate on your loan. Minimum credit score of 625 is required. All loans are subject to PFCU lending guidelines. Current PFCU loans are not eligible to refinance with a new holiday loan. Offered from 10/31/2018 to 12/31/2018.



In addition to our low, fixed rate Visa Credit Cards, we offer 0% interest for 6 months on balance transfers, including no balance transfer fees! Call PFCU today to find out how you can transfer your high rate credit card balance to your PFCU Visa Credit Card. If you don't have your own PFCU Visa Credit Card, call now or apply online at www.mypfcu.org.

DISCLOSURE: 0% APR⁺ promotional rate is valid for 6 billing cycles on balances transferred by February 28th, 2019. After 6 billing cycles, the APR for the unpaid balance will revert to your standard rate of 7.90% - 18.00% APR based on your initial credit card agreement. 0% offer does not apply to any new purchases or cash advances made on your PFCU Visa Credit Card during this period unless you pay the entire account balance in full each month by the payment due date. Rewards points will not be awarded on balances transferred to PFCU Visa Rewards Cards.

[†]APR (Annual Percentage Rate) is the annual interest on your account.

Call us at 847. MYPFCU1 / 847.697.3281

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Des Plaines, IL 60018 FAX 847.699.1606

Kenilworth Office

♥ 642 Green Bay Road Kenilworth, IL 60043 FAX 847.256.8419





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International Credit Union Day October 18th

Please visit any of our four offices for a celebration of YOU— Our Valued Member







