

THE Quarterly

PFCU Member News



OUR NEW ONLINE BANKING MOVING FORWARD

It's Me247
Online Banking

»»» We appreciate your patience as our team worked hard to upgrade our systems.

Dear Members,

In June we asked you to take a big leap of faith with us as we converted to new systems in the interest of providing you with top-quality, state-of-the-art access to your PFCU accounts. This upgrade has been a long time coming and was a huge deal for us. We are SO thankful for your loyalty and hope that once the dust settles on this big change, you'll agree that it was worth it.

I want to personally thank you for the sacrifices you had to make along the way as we worked out kinks in the system. While our dedicated staff worked hard to minimize service interruptions, we know there were some inconveniences as we took our systems offline for a few days and closed our offices.

We are happy to report that the new systems are now up and running. If you haven't taken the time

yet to explore the new features, I hope you will enroll in our new online banking with It'sMe247, try out our new 24/7 Telephone Teller system, check your balances and conduct transactions with Text Banking and learn about all the other fun stuff with the upgrade on our informational web page at www.mypfcu.org/UpgradeFAQ.

These improvements are for you, the member. We appreciate your patience during this upgrade and want to assure you that we are working diligently to make this a smooth transition. We are confident that our new system will be more secure, easier to access and an improvement to our current services.

Sincerely,

Mary C. Pank CEO

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New 24-hour Telephone Teller phone number
833.MYPFCU1
833.697.3281

www.mypfcu.org

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PARTNERSHIP
FINANCIAL
CREDIT UNION



Join us at Shred Day
in Morton Grove, Friday, July 19!

paper shredding | food drive | refreshments & fun
limit three boxes per member please.



PFCU's 2019 Rising Star Scholarship Winners

PFCU received many impressive applications to our 2019 "Rising Star" scholarship. We are pleased to announce this year's winners:

Scholarship winners (from top left to right): Charlie Simon, Christina Ramirez, Janelle Finton and her mom, Katrina Grunst and Mary Ann Pusateri, Priscilla Sabourin, Liana Wallace and Marielle Foersterling

Kelly Cagney | Barrington High School
Nia Donfris | Lincoln Way Central High School
Janelle Finton | Buffalo Grove High School
Katrina Grunst | Niles West High School
Marielle Foersterling | Barrington High School
Alexandar Johnson | William Jones Coll. Prep
Hannah Kelly | Loyola Academy
Sophia Mccomb | Sycamore High School
Christina Ramirez | Fenton High School

Macallister Rescorl | New Trier High School
Priscilla Sabourin | Chesteron High School
Sasha Samano | Niles North High School
Charlie Simon | Deerfield High School
Jacob Sitzberger | Prairie Ridge High School
Liana Wallace | Evanston Township High School

Way to go grads! We're so proud of you all and wish you the best in your future endeavors.



Buy discounted tickets to your favorite summer attractions, while supplies last!

As a perk of membership, PFCU offers discounts to local attractions like Six Flags Great America and Santa's Village. Get your tickets while supplies last at any PFCU office. Details at mypfcu.org/additional-services.

Access your accounts 24/7 using these contact methods:

 It'sMe247
Online Banking
www.mypfcu.org

 Telephone Teller
833.697.3281

 PFCU
Mobile App

 Mobile Check
Deposit

Partnership Tips | HOW TO PAY FOR COLLEGE

With the rising cost of college tuition and increasing problem of student loan debt, you may have some anxiety about paying for college. But there are many colleges and universities that offer educational programs at a wide range of price points and many forms of financial aid available to help cover the cost of a college education in whatever form it takes.

SO THE QUESTION REMAINS How do you pay for college without going broke?

BEFORE YOU APPLY While you are applying, **start thinking about cost.** While it makes sense to apply to many schools to improve your chances of getting in, don't apply to so many that you spend a small fortune and spread yourself too thin. .

CHOOSE WISELY Your award letter details the financial aid package a school can offer, and may include grants, scholarships, federal student loans or work-study opportunities. With the award letter in hand, you'll have a better idea of how much money you will need to supplement.

RESEARCH GRANTS AND SCHOLARSHIPS

Look into free sources of financial aid, namely grants and scholarships. Grants are available from the department of education and will make up a significant part of most students' financial aid packages, but this doesn't mean you should let the typical financial aid process dictate how you pay for college. Scholarships



may be "merit-based," meaning they are awarded for achievement, or "need-based" meaning they are given to students who cannot otherwise afford to go to school. Chances are there is a scholarship out there that pertains to any of many talents or affinities you may have. PFCU members can apply for the PFCU Rising Star Scholarship. Watch for details in early 2020.

APPLYING FOR OTHER AID Unless you strike scholarship gold and cover the entire cost of college with free sources of aid, **chances are you'll have to rely on loans as well.** Unlike grants and scholarships, student loans are not free – they must be paid back, and students are charged for borrowing them in the form of interest. Federal student loans are available through the Department of Education as well as through private lenders. Rates vary, so it's in your best interest to research both options.

FILL OUT THE FAFSA To apply for federal student aid, the first thing you'll need to do is fill out the Free Application for Federal Student Aid, which is required by nearly every institution of higher education, and you must update it every year.

NOW IS THE TIME TO START PLANNING

As a student you have access to excellent resources. The financial aid office at your school employs financial aid professionals and counselors who will spend time working with you and your unique situation.

LET PFCU HELP WITH YOUR STUDENT LOANS!

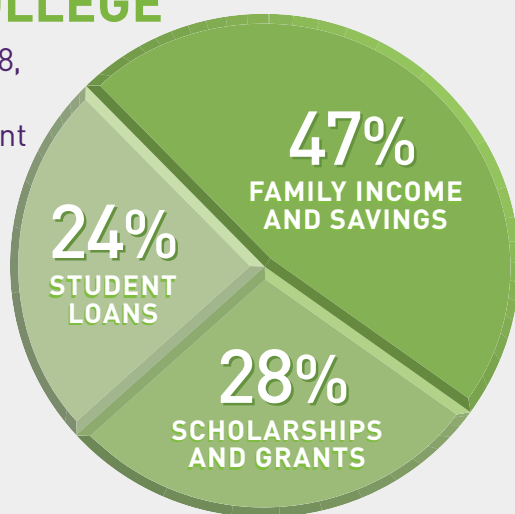
If you have any questions about student loans, call or stop by any PFCU office. Our loan officers are always happy to assist our members. You can also learn more about PFCU's student loans at <https://www.mypfcu.org/loans/student-loans-2/>.

Article adapted from "Everything You Need to Know to Get Started With Paying for College" at <https://www.igrad.com/start/start-here-igrad-paying-for-school>

Graphic source: <https://www.salliemae.com/about/leading-research/how-america-pays-for-college/>

HOW AMERICA PAYS FOR COLLEGE

In 2017 - 2018,
American
families spent
\$26,458
on average
on college.



📞 Call us at 847.MYPFCU1 / 847.697.3281

Morton Grove Office
📍 5940 Lincoln Avenue
Morton Grove, IL 60053
FAX 847.675.6847

Barrington Office
📍 455 West Northwest Highway
Barrington, IL 60010
FAX 847.381.5062

Des Plaines Office
📍 58 E. Northwest Highway
Des Plaines, IL 60016
FAX 847.699.1606

Evanston Office
📍 2522 Green Bay Road
Evanston, IL 60201
FAX 847.698.8419
COMING SOON!



*Our most important
Partner is you.*



Upcoming Events

FRIDAY JULY 12: Des Plaines
Friday Night Live @ Metropolitan Square

FRIDAY JULY 19:
SHRED DAY at PFCU Morton Grove
5940 Lincoln Ave. | 11 a.m. to 2 p.m.

THURSDAY JULY 25 – SUNDAY JULY 28:
Lincolnwood Fest

TUESDAY AUGUST 6: National Night Out
Morton Grove

FRIDAY AUGUST 23 – SUNDAY AUGUST 25:
Skokie Back Lot Bash

MONDAY SEPTEMBER 2:
PFCU offices closed for Labor Day



PFCU is moving to Evanston this fall!

In March our office at 642 Green Bay Road in Kenilworth closed permanently. We are now preparing to open our Evanston office this fall, just a short drive up Green Bay Road from the old office! Watch our website for updates about our new location, coming soon.

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