◆ ◆ ◆ FALL 2019

THE Quarterly PFCU Member News



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Automated Teller 833.MYPFCU1 833.697.3281

www.mypfcu.org

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Shred Day Success!

This year PFCU enjoyed hosting the 2019 Shred Days in the towns of Des Plaines, Barrington and Morton Grove. All of the Shred Days were successful and fun days for everyone who attended. We look forward to adding the new Evanston location into the rotation for 2020 and a total of four shred days!



PFCU will be opening its newest location this Fall in Evanston.

We are now preparing to open our Evanston office this fall at 2522 Green Bay Road. Send us your email to creditunion@mypfcu.org to receive the Evanston opening announcement and other PFCU news.



Are you drowning in paper?

PFCU is going digital! We are going GREEN in 2020 with our PFCU Quarterly Member Newsletter.

This issue will be our last paper copy of this newsletter. To start receiving the new digital newsletter, please either send us your email address to creditunion@mypfcu.org or log in to our website and send us your email online.

Once you sign up, we will send you information about what is going on at PFCU, and you'll receive our new digital quarterly newsletter.



Visa Purchase Alerts Get a text or email alert whenever you pay with your Visa card.

Keep your account secure and get alerts for your transactions in real-time and immediately identify potential fraudulent activity.

Go to **www.mypfcu.org/visa-credit-cards** Scroll to the bottom of the page and follow the steps to enroll.

PfCU Partnership Financial Credit Union

Our most important **Partner** *is you.*

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Not Your Ordinary Credit Card!

Looking for a credit card with big benefits and big rewards?

0% interest for 6 months and NO balance transfer fee!

Apply for a PFCU Visa credit card today!

Features:

- ◆ Rates as low as 7.90% APR*
- No annual fee
- ◆ 24/7 customer service
- 24/7 online account access
- Optional rewards program with an APR of 12.80% (redeem points for gift cards, travel, events and merchandise)

Offer available on balances that are transferred beginning October 1st, 2019 through December 31st, 2019. Rates are subject to risk-based pricing. Minimum credit score restrictions apply. Standard PFCU underwriting guidelines apply. 0% promotional rate is valid for 6 billing cycles from the date of transfer. 0% promotional rate does not apply to current balances and only applies to the balance being transferred. 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. Rewards program applies to eligible members who qualify for the full limit being applied for with a minimum limit of \$5,000. Minimum credit score restrictions apply. Eligibility criteria for rewards program must be met.

*APR (Annual Percentage Rate) is the annual interest on your account.

To report a lost or stolen VISA card please call 866-604-0381. Please be sure to state that your financial institution is Partnership Financial Credit Union.



Access your Virtual StrongBox cloud from anywhere.

Going Green Helps Benefit Everyone!

Disasters happen. Are you prepared? By securely storing your most vital items in your online safe deposit box at Virtual StrongBox, you will always be ready for anything that comes your way.

Virtual StrongBox is a great way to protect and store your important documents, like **PFCU receipts**, loan documents and keep them at your fingertips. Store wills, photos, birth certificates, passports and more. Securely share documents online, with an accountant, family member or anyone with an email address. You can only access your secure online storage by logging into online banking from any desktop computer.



On October 14th, credit unions across Illinois are joining forces on CU Kind Day to spread kindness and credit union awareness while giving back to the communities we serve.

PFCU will be participating by donating time at Feed My Starving Children (FMSC) in Schaumburg.

FMSC was founded in 1987 and is a non-profit that provides nutritionally-complete meals specifically formulated for malnourished children.



Follow My_PFCU for important tips, fun photos and social happenings at PFCU! And check out our new blog, **LEARN**, for valuable articles and information.



Access your accounts 24/7 using these contact methods:

It'sMe247 Online Banking www.mypfcu.org

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Partnership Tips | REFUND FOR ATM FEES



Get your ATM Fees reimbursed!

We offer up to \$25 back in ATM fees every month. All this and FREE checking, too!

Paying bills, daily expenses and managing money is something everyone needs a method for. At PFCU, we make it easy with our free Checking Account, the perfect match for your Share Savings. Our Checking Account is simple, convenient and secure.

Features:

- No minimum balance required
- No monthly service fees
- ATM / Debit Card
- Five ATM surcharge fee refunds a month using your Checking Account (Up to \$5.00 each)
- Online account access
- Free eStatements

- Free Online Bill Pay
- Free Mobile App
- Free Mobile Check Deposit
- Overdraft Protection available (Approval subject to PFCU Underwriting Guidelines)
- One free box of checks with our new Checking Account





Your Home Can Help You Build Your Future...

With a PFCU Home Equity Line of Credit.

Take advantage of the equity in your home to do home improvements, pay college tuition, take a vacation or use for other personal reasons.

We have the equity plan to fit your needs. Contact PFCU for a free home equity analysis.

- 2.99% APR* HELOC Loan Special until June 2020
- Rates as low as 4.00% APR thereafter
- No annual fees

*APR (Annual Percentage Rate) is the annual interest on your account.

CREDIT SCORE m

Get your Credit Score for FREE! Watch for an email announcing your free credit score - coming this fall.

SavvyMoney will allow you to manage your credit score via It'sMe247.

- Easy access to updates at any time. No more waiting for a semi-annual or annual credit report. This is on demand.
- Set up credit alerts and monitoring to be triggered and notified based on selfdetermined events.

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Call us at 847. MYPFCU1 / 847.697.3281

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Evanston Office EvanstonGl 867 Do.841





Upcoming Events

MONDAY OCTOBER 14: Closed for Columbus Day CU Kind—PFCU staff will be participating!

MONDAY NOVEMBER 11: Closed for Veterans Day

THURSDAY NOVEMBER 28: Closed for Thanksgiving Day

FRIDAY NOVEMBER 29: Closed for Thanksgiving Holiday

TUESDAY DECEMBER 24: Closed at 1 p.m.

WEDNESDAY DECEMBER 25: Closed for Holiday

TUESDAY DECEMBER 31: Closed at 1 p.m.

WEDNESDAY JANUARY 1: Closed for New Years Day

MONDAY JANUARY 20: Closed for Martin Luther King Day



Buy Your Discounted Tickets Now! Fright by Night is at Great America's Six Flags now through November 3rd!

It's a spooky time of year as zombies and ghouls take over the park. Enjoy thrills and activities for the whole family throughout the day and come back for a truly frightening evening of fun after the sun goes down.





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.

