



IN THIS ISSUE

PAGE 1

- Enroll Now!
- Member Assist Loan

PAGE 2

- Car Shopping with WheelZone
- Vehicle Loan
- Tax Relief Loan
- Follow Us!

PAGE 3

- Take Control of Your Debit Cards
- Covid-19 Cure Scams

PAGE 4

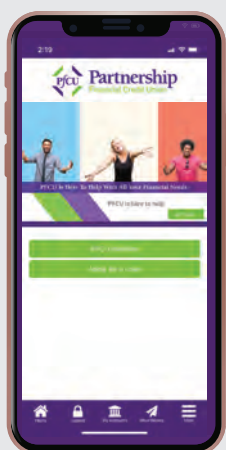
- Covid-19 Cure Scams
- SavvyMoney Credit Score

PAGE 5

- Inside PFCU
- Holiday Closures
- Shred Days – Save the Dates

Account Online Access – Anytime, Anyplace

Have you enrolled?



Sign up for It'sMe247, PFCU's online and mobile banking, in a few easy steps!

First time login – click 'enroll' to begin.

1. Enter a username and password.

Your temporary username will be your nine-digit member number. Your temporary password will be the last four digits of your social security number followed by your four-digit birth year.

2. Change your password.

3. Select three security questions.

Be sure to remember your answers.

4. Read and accept the user agreement.

5. Create your username.

You're all set!

We Are Here To Help You!

Our Member Assist Loan is available to assist you with financial hardship and is tailored to your needs.

PFC wants to help any member whose income has been negatively affected by the recent Covid-19 Virus. Apply online at mypfcu.org or contact us to speak to one of our loan officers at 847-697-3281.





Car Shopping Made Easy

Shopping for a car! Try PFCU's new car buying website!

Visit PFCU's WheelZone – and conveniently shop, compare make, models and prices, calculate payments, borrow and more. Try it out! Visit mypfcuwheelzone.com.



Sign and Drive!

With our PFCU Vehicle Loan, finance a new or pre-owned car today or refinance your current loan for a lower rate.

We offer personalized, fast and friendly service that makes borrowing from PFCU easy and convenient. Apply online at mypfcu.org or contact us to speak to one of our loan officers at 847-697-3281.



Need Tax Relief?

PFCU has the tax loan solution for you.

The tax deadline has been extended to July 15th. With your good credit, you need nothing more than your signature to borrow money.

\$2,501 - \$5,000 | 24-month Term | Rate 10.99% APR*

\$500 - \$2,500 | 12-month Term | Rate 8.99% APR*

Apply online today or call us for assistance.

*APR = Annual Percentage Rate. Rates, terms and conditions subject to change and will vary based on creditworthiness and qualifications. Payments calculated at 8.99% APR with a term of 12 months, equate to a principal and interest payment of \$43.72 per \$500.00 borrowed. Payments calculated at 10.99% with a term of 24 months, equate to principal and interest would be \$23.30 per \$500.00 borrowed. Other rates and terms available. Rates effective as of 4/1/20 and subject to change. Offer expires 7/15/20. Subject to credit qualifications and approval.



FOLLOW MY_PFCU for important tips, fun photos and social happenings at PFCU! Be sure to check out our new blog – **LEARN** – for valuable articles and additional information.



Access your accounts using these contact methods:



www.mypfcu.org
It'sMe247
Online Banking



PFCU
Mobile App



Mobile Check
Deposit



Automated Teller
833.MYPFCU1
833.697.3281

Take Control of Your Debit Cards!

Freeze and unfreeze your debit card. Report a stolen card and view your activity. Log on to It'sMe247→ under More→ select Manage My Cards and take control!

Manage My Cards allows you the option to 'turn off and on' your ATM/Debit cards via your mobile app. This free service gives you control and allows you to manage your card's usage and security, limiting the window of opportunity for fraudulent use.

It'sMe247
Online Banking



Beware of COVID-19 Cure Scams

Unfortunately, scammers have recognized an opportunity. Here's all you need to know about these scams.

As the coronavirus pandemic continues to sweep across the planet, the race to find a cure has taken on desperate urgency.

Pharmaceutical companies and researchers around the world are scrambling to find a way to stop the virus and to immunize people against becoming infected.

Unfortunately, scammers have recognized an opportunity to rob innocent victims of their money while giving them false hope for defeating the virus. The FBI is warning of a surge in Covid-19 cure scams in which criminals peddle an alleged vaccine or treatment for coronavirus. Scammers are also claiming they can disinfect a home and all surfaces against the lingering virus after a family member was infected.

"The last thing the American people need, in the middle of this pandemic, is criminals trying to take advantage of them and profit off their concerns," FBI Director Chris Wray said.

Here's all you need to know about these scams.

How the scams play out

There are several variations of coronavirus cure scams, most of which profit off of the fear and panic of those who are already infected by Covid-19 and people who are fearful of contracting the virus.

One such scam involves a bogus website allegedly selling a vaccine against the novel coronavirus. In one instance, during the last weekend of March 2020, a federal court ordered the shutdown of a website, "CornavirusMedicalKit.com." The spammy site offered visitors a vaccine kit to protect against the coronavirus for just a nominal shipping fee of \$4.95.

"In fact, there are currently no legitimate Covid-19 vaccines and the WHO (World Health Organization) is not distributing any such vaccine," the Justice Department said about the website.

In another scam, victims receive a phone call in which a recorded voice offers to send them a free testing kit for the coronavirus. The victim

continued on page 4

Beware COVID-19 Cure Scams *continued*

need only pay the shipping charges for these testing kits — which, of course, are worthless. The Federal Communications Commission (FCC) released several samples of these calls to raise awareness and alert the public about their circulation.

In yet another scam, bogus cleaning agencies advertise about their disinfecting and sanitizing services, claiming they can eradicate the virus from patients' homes.

"For only \$79 our highly trained technicians will do a full air duct cleaning and sanitation to make sure that the air you breathe is free of bacteria," a voice on one of these calls says.

Unfortunately, after making a payment for the service, the victim will never hear from the agency again. In another variation, the "cleaning agency" will show up at the victim's home, and perform a rudimentary cleaning using a simple solution of ordinary soap and water, which does little to disinfect against a lingering virus.

How to spot the scams

The coronavirus cure scams are fairly easy to spot. With just a bit of awareness and the knowledge of some basic information about Covid-19, you can recognize a scam and keep

yourself safe from being victimized.

First, as mentioned, there is currently no approved vaccine or cure for the novel coronavirus. When a vaccine and cure do become available, it will likely make national headlines. You won't first hear of it through a robocall. If a company reaches out to you trying to sell you a vaccine or cure, you're likely looking at a scam. Hang up and don't engage further.

Similarly, there are no FDA-approved at-home tests for the coronavirus available for the public. If a company tries to sell you one, it is likely a bogus test that won't tell you if you're actually infected by the virus or not.

Finally, if you or a member of your family has tested positive for Covid-19 and you would like to sanitize your home from all traces of the virus, there is no need to call a cleaning agency. You can do it yourself by following the CDC's guidelines for disinfecting your home and all surfaces from the virus.

Don't let the pervading fear and uncertainty of the coronavirus pandemic get your guard down. Arm yourself with the information you need to recognize potential coronavirus scams, and keep yourself aware and alert at all times. Stay safe!



Free, Easy Access to Your Credit Score

SavvyMoney® allows you to manage, track and improve your credit score via It'sMe247.

To manage and view your credit score, simply log on to It'sMe247. Go to→ **My Accounts**→ **View**→ **Credit Score**

Check your credit score, payment history, credit usage, monitor your score and even dispute your report.

Get tips on how to improve your score and ways to save money with PFCU through exclusive offers designed just for you.

🌐 www.mypfcu.org ☎ 847.MYPFCU1 / 847.697.3281

Morton Grove Office
📍 5940 Lincoln Avenue

Barrington Office
📍 455 W. Northwest Highway

Des Plaines Office
📍 58 E. Northwest Highway

Evanston Office
📍 2522 Green Bay Road

Inside the CU

Awards & Recognition

Alex Stojanovic - Outstanding Customer Service

Eileen Hurt - Outstanding Customer Service

Linda Mann - Outstanding Employee Recognition

Mortgage Department: Todd Twardowski, Theo Parmakis and Silvia Arroyo - "Speed to Close" Award



Work Anniversaries 2nd quarter

Maria McDowell - February 24, 2004 - 16 years

Tamika Hobson - April 9, 2018 - 2 years

Todd Twardowski - April 18, 2011 - 9 years

Theo Parmakis - May 8, 2017 - 3 years

Jennifer Mayer - May 14, 2018 - 2 years

Rebecca Stellato - May 14, 2018 - 2 years

Jose Moreno - May 29, 2007 - 13 years

Theresa Guerriero - June 2, 2013 - 7 years

Silvia Arroyo - June 8, 2015 - 5 years

Tanya Little - June 29, 2015 - 5 years



PFCU Holiday Office Closures | 2020

Monday, May 25 | Memorial Day

Friday, July 3 | Independence Day Observed

Monday, September 7 | Labor Day

Monday, October 12 | Columbus Day

Wednesday, November 11 | Veterans Day

Thursday, November 26 | Thanksgiving

Friday, November 27 | Thanksgiving

Thursday, December 24 |

Christmas Eve |
close at 1 p.m.

Friday, December 25 |
Christmas

Thursday, December 31 |

New Year's Eve |
close at 1 p.m.



SHRED DAYS – Save The Dates*

• Friday, June 5
Barrington

• Friday, July 17
Morton Grove

• Friday, August 28
Des Plaines

*Tentative dates depending on COVID-19 guidelines for social distancing