

IN THIS ISSUE

PAGE 1

- Sign up for eStatements

PAGE 2

- Inside The CU
- Saturday Hours

PAGE 3

- Welcome GCU!
- PFCU + CUKind Day
- Personal Loan

PAGE 4

- PFCU Blog
- Watch Out for These Scams as the Country Moves Toward Reopening

PAGE 5

- Scams – continued
- Tuesday Tid Bits

PAGE 6

- No Big Strings Checking
- Follow us!
- Holiday Closures



Simplify and Go Green – Enroll in eStatements Today!

Sign-up for e-Statements today to access your statements in a secure,

convenient and environmentally friendly way.

Once enrolled, you will be able to view your monthly and/or quarterly statements at any time or any place, and you'll be able to safely share, print or download your statements.

With eStatements, you'll receive your statements as soon as they are available. By signing up now, you will avoid the new \$5 service charge for paper statements that goes into effect January 1, 2021. (No charge for 65 years & older and 13 & younger.)

Lastly, you'll automatically be entered into our eStatement Sweepstakes! (see details at right)



How to enroll in eStatements on your PC*

Go to www.mypfcu.org and login to Online Access → My Documents → Enroll in eStatements.

How to enroll on a mobile device*

Login to Online Access, under the more tab, scroll down and choose eStatements.

*Must establish Online Access before enrolling.

PFCU Supports the Environment and Our Community

In an effort to give back, PFCU will donate \$1 to the Morton Arboretum for every member that signs up for eStatements! To learn more about the Morton Arboretum visit www.mortonarb.org



The eStatement Sweepstakes

To be automatically entered in the contest, you must be currently receiving eStatements or sign up to receive (free) eStatements through January 31, 2021.

Once you consent to eStatements, you will no longer receive paper statements and an automatic entry into the drawing will be placed.

Three names will be drawn the week of February 1, 2021. Each winner will receive either a Yeti Cooler, KitchenAid Professional Mixer or Apple Air Pods.



INSIDETHECU



4TH QUARTER ANNIVERSARIES

Mary Ann Pusateri - October 1, 1988 - 32 years
 Marvin Gordon - October 4, 2012 - 8 years
 Dan Stojanovic - October 10, 1994 - 26 years
 Leo Castillo - October 21, 2019 - 1 year
 Alex Stojanovic - October 22, 2018 - 2 years
 David Sweeney - October 29, 2018 - 2 years
 Sherry Scott - November 15, 2002 - 18 years
 Aviance Ewing - November 18, 2019 - 1 year
 Joellen Davis - November 23, 1998 - 22 years
 Vivian Kayo - December 11, 2017 - 3 years



Saturday Hours
 Beginning
October 3rd
 at our
Morton Grove
 location!

8:30 am - 12:30 pm
 Drive Thru & Lobby

Please Visit
 5940 Lincoln Ave
 Morton Grove

The Glenview office will
 no longer have Saturday
 hours. Please view
 office hours here

NEW Saturday Hours!

PFCU LOBBY HOURS

Monday, Tuesday, Thursday, Friday: 9 am – 5 pm
 Wednesday: 10 am – 5 pm

DRIVE-THRU HOURS: Des Plaines & Morton Grove

Monday – Friday: 8:30 am – 5:30 pm

SATURDAY: Morton Grove Office ONLY

8:30 am – 12:30 pm (Lobby & Drive-Thru)

Access your accounts using these contact methods:

 www.mypfcu.org
 Online Access

 PFCU
 Mobile App

 Mobile Check
 Deposit

 Telephone Teller
 833.MYPFCU1
 833.697.3281

Welcome Glenview!

Partnership Financial Credit Union is excited to have the Glenview Credit Union members join us as part of the PFCU family!



A PFCU Kind of Day

Our Annual All Staff Training and CUKind Day Success

All Staff Training

The PFCU staff spent an October day together beginning with a morning training session and a delicious breakfast at Brunch Cafe in Niles. We participated in Diversity and Inclusion training with renowned speakers, Lisa Koenecke and Angela Prestil. Lisa specializes in and focused overall on diversity, equity and inclusion in the workplace. Angela, with 20 years as a leader at Credit Union National Association, shared her perspective on driving membership growth and optimizing future success.

CUKind Day With Rise Against Hunger

CUKind Day is celebrated around the nation where credit unions partner with a charity to do some good. PFCU staff joined together with Rise Against Hunger and spent the afternoon packing over 10,000 meals for children around the globe in an effort to help end world hunger.

All in all, everyone had a great PFCU Day enjoying the opportunity to volunteer and the camaraderie!



Need Extra Cash to Turn Your Home into an Office or School?

Consider a personal loan with PFCU and get low rates and flexible terms. Stop in any office and ask to speak with a loan officer or apply online at mypfcu.org.

For Financial Tips, valuable information and more, check out our blog — **LEARN!**



Watch Out for These Scams as the Country Moves Toward Reopening

As the coronavirus continues spreading across the country in waves and peaks, every state is making bold moves toward reopening under a strange new set of

circumstances dubbed the “New Normal.” Face coverings are de rigueur. Floor markings have been slapped down exactly 6 feet apart near checkout counters in retail stores. Shoppers are weary, cautious and careful. And, as the country moves forward and adapts to the new realities, scammers aren’t far behind.

WATCH OUT FOR THESE TRENDING SCAMS AS THE COUNTRY REOPENS:

Account Takeovers

Even as retailers work toward reopening, shorter hours and percentage-capacity rules mean many consumers are still shopping remotely. Retailers are also busier than ever now as they comply with new rules and work to meet customers’ changing demands. This leads to an increase in online retail scams, like account takeovers, in which scammers hack a company’s database and break into a customer’s account. Using the customer’s remembered payment information, the scammer goes on to place large orders to their own address — all on the client’s dime.

Protect yourself:

Account takeovers are most commonly pulled off on dormant accounts. The scammer assumes these

account holders won’t notice this activity, but you can outsmart them by checking your retail accounts for sudden orders or deleting the remembered information from accounts you rarely use.

Business owners can spot these scams by looking out for sudden large orders from customers who haven’t purchased anything in months, or even years.

Job Scams

“Help Wanted” signs and ads are a welcome sight for the more than 40 million workers who have filed for unemployment since the pandemic hit American shores. Unfortunately, though, the flood of unemployed people looking for work has led to a rise in job scams. The FBI is warning against a surge in scams where cybercriminals pose as employers by spoofing websites and posting bogus job openings on online job boards. They may even go as far as conducting interviews with applicants. The scammers ask for personal information, and sometimes demand payment, before the “application” can be processed. Of course, there is no job waiting for the applicant, their information is now in danger of being abused and they’ll never see that money again.

In a variation of this scam, “employees” are given work to do remotely, and then paid with an inflated paycheck. They’re told they had been overpaid and instructed to cash the check and reimburse the employer for the surplus funds via money order or prepaid debit card.

continued on page 5

www.mypfcu.org ☎ 847.MYPFCU1 / 847.697.3281

Morton Grove Office

📍 5940 Lincoln Avenue
Morton Grove, IL 60053

Barrington Office

📍 455 W. Northwest Highway
Barrington, IL 60010

Des Plaines Office

📍 58 E. Northwest Highway
Des Plaines, IL 60016

Evanston Office

📍 2522 Green Bay Road
Evanston, IL 60201

Glenview Office

📍 1631 Waukegan Road
Glenview, IL 60025

Watch Out for These Scams

continued from page 4

The check will appear to clear, but in a few days, it will bounce and the victim will never be able to reclaim the lost funds.

Protect yourself:

Beware of outrageous job claims that promise big money for little work; they're likely bogus. As always, never share sensitive information online with an unverified source. Don't accept a job that overpays and asks you to refund the extra money; it's likely a scam. Finally, before agreeing to an interview, research an alleged employer and company on the BBB website.

The Contact Tracer Scam

Many states have hired armies of contact tracers to track the movements of individuals who may have been exposed to COVID-19. The FTC is warning of a new ruse in which scammers impersonate a contact tracer and reach out to people via phone call or text message. They'll ask for the victim's personal information, including their Social Security number, claiming they need this information for their work as a contact tracer. Of course, they'll use this information to pull off identity theft or hack the victim's accounts. The scammer will sometimes ask the victim to click on an embedded link, which will grant them access to the victim's phone.

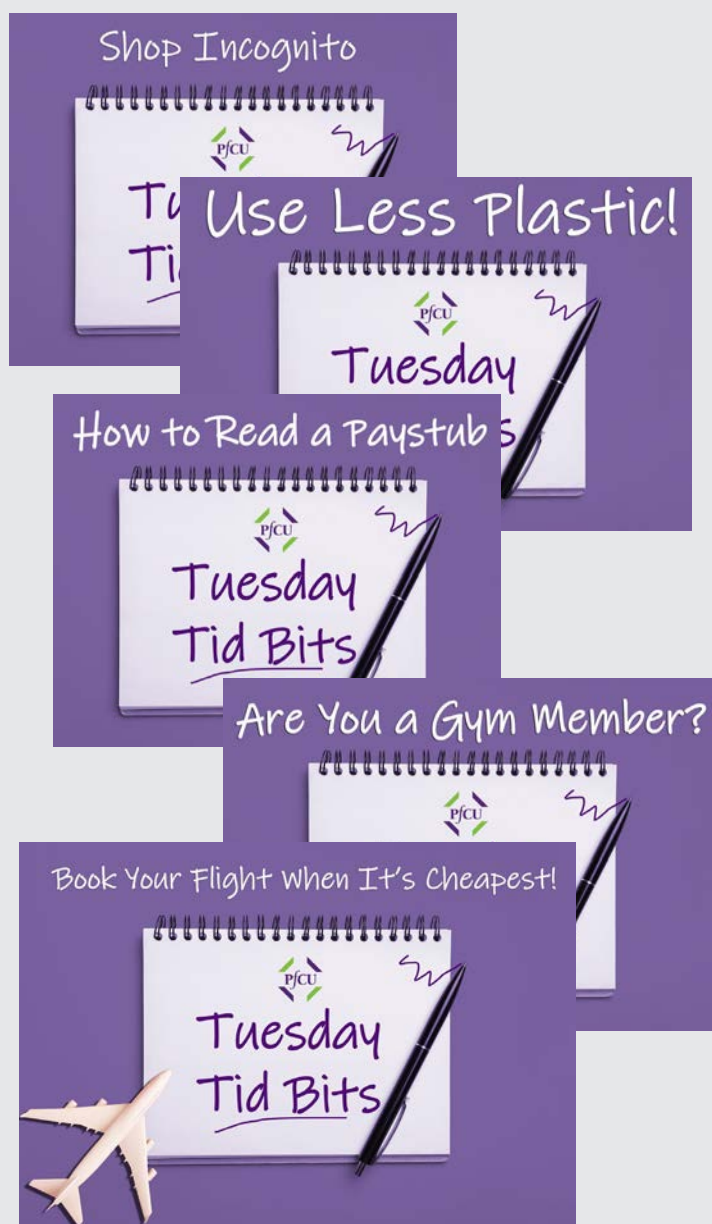
Protect yourself:

Contact tracers will always identify themselves and the department where they work. If a contact tracer reaches out to you, you can easily determine their authenticity by researching this information. The tracer will also have a basic understanding of COVID-19 and how it spreads. Most importantly, they have no need for your Social Security number nor will they ask you to share it.

As the country moves into a new period of healing and recovery, scammers are doing all they can to continue disrupting daily life. Stay aware and stay safe!

Check Out Our 'Tuesday Tid Bits' on Social Media!

PFCU features 'Tuesday Tid Bits' every week on our Facebook, Instagram, Twitter and LinkedIn pages. The 'Tid Bits' lead off with an intriguing headline and provide snippets of useful information along with tags or links to expand on the subject. Some of our topics include financial tips, budget ideas, travel inspiration, environmental issues and ways to help. Be sure to check them out on Tuesdays!



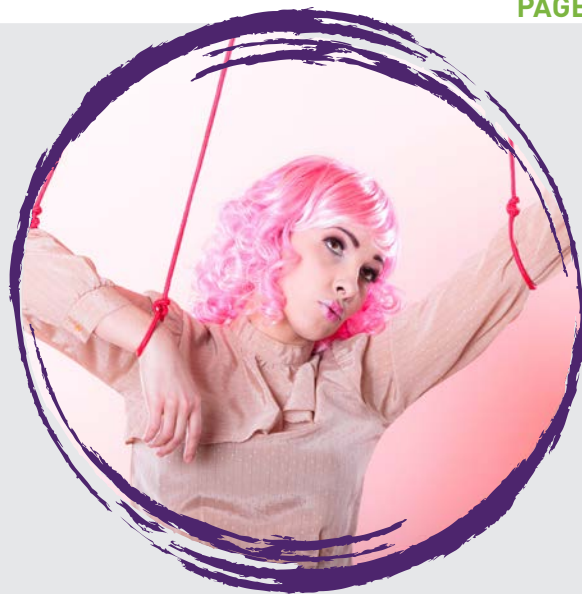
No Big Strings Checking!

No Fees, No Minimum, No B.S.

At PFCU, we make checking easy with our **No Big Strings Checking Account** which is the perfect complement to your Savings Account.

Enjoy these benefits:

- No monthly service charges
- No minimum balance required, EVER!
- ATM / Debit Card
- Free Text Alerts
- Free eStatements
- Free Online Bill Pay
- Free Remote Deposit Capture
- Free box of checks with a new checking account
- Five ATM Surcharge Fee Refunds a Month (Up to \$5.00 each)



Open an account today by visiting any of our offices or visit us online at mypfcu.org.



Download our free mobile app and manage your accounts when and where you need to!



PFCU Wants You to Follow Us!

'Like' us on Facebook, 'follow' us on Instagram at [my_pfcu](https://www.instagram.com/my_pfcu), LinkedIn and Twitter @MyPFCU.

Please join us on social media! We share important tips, valuable articles, fun photos and social happenings at PFCU! And check out our blog – **LEARN!**

PFCU Holiday Office Closures | 2020 - 2021

Wednesday, November 11 | Veterans Day

Thursday, November 26 | Thanksgiving

Friday, November 27 | Thanksgiving

Saturday, November 28 | Thanksgiving

Thursday, December 24 | Holiday
(close at 1 pm)

Friday, December 25 | Holiday

Saturday, December 26 | Holiday

Thursday, December 31 | New Year's Eve
(close at 1 pm)

Friday, January 1 | New Year's Day

Saturday, January 2 | New Year's Holiday

Monday, January 18 | Martin Luther King Jr. Day



Partnership
Financial Credit Union

www.mypfcu.org

This newsletter 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.



#NMLS 409351

