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PFCU Welcomes 2021!

To Our Valued Members,

With 2021 upon us, it remains important for us to reflect on last year's extraordinary challenge and transformation with a sense of both gratitude and hope.

We are grateful and say "Thank you" to each one of you for your continued trust and loyalty. We appreciate your flexibility and understanding as we all continue to adjust to a new normal and redefine how we live and work through this pandemic.

The protocols that we've adopted this year have been an avenue for personal and professional growth for all of us. We hope to have provided you the best service for your financial needs while still protecting the health and well-being of both our members and the PFCU team. We will continue to adapt, evolve and enhance our offices, technologies and products to better serve you and the communities we serve.

Many members have moved to utilizing our drive-thru windows and the night drops located in Morton Grove and Des Plaines, as well as our digital services which includes 24-7 online account access, mobile app, remote deposit and 24-hour telephone teller. This year we added another office located in Glenview. Members that feel comfortable meeting in person continue to be welcomed in our offices. In whatever way you conduct your business, we are committed to providing you with the personal service that you have come to expect.

No doubt 2020 was a challenging year for everyone on many levels. Together we hope to emerge stronger, smarter and financially healthier in the upcoming new year. We wish you and your loved ones a healthy, safe and Happy New Year!

Sincerely, Mary Ann Pusateri, CEO

eStatement Sign Up Deadline is Near!

Sign-up for eStatements 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 via online or our mobile app. By signing up now, you will avoid the new \$5 service charge for mailed paper statements that goes into effect January 31st, 2021. (Fee waived for members 65 years & older and 13 & younger.)

And you'll be entered into our Sweepstakes!



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 31st, 2021. Once you consent to eStatements, you will no longer receive paper statements.

Three names will be drawn on Thursday, February 4th, 2021. The winners will have an opportunity to receive a Yeti Cooler, KitchenAid Professional Mixer or Apple Air Pods!



How to Enroll

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



Historic Low Mortgage Rates... Isn't That Great!

Financing a home is a big deal, and it's important to make sure everything is done right. You need expert advice and service, access to the loan options that are right for you and highly competitive rates and fees.


With PFCU, you get this and more! We are here to assist you, please call Todd or Tim at 847.697.3281 or email us at mortgages@mypfcu.org.

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



The 2021 Rising Star Scholarship!

The PFCU Rising Star Scholarship Program is an opportunity for graduating high school seniors to receive financial support in their future academic and/or career-oriented pursuits.

We are awarding up to \$3,000 to each eligible scholarship recipient. The PFCU Rising Star exemplifies four key traits: Passion, Focus, Charity and Uniqueness.

For an application, details and qualifications, please visit Mypfcu.org. Applications are due March 15th, 2021.



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1ST QUARTER ANNIVERSARIES

Cindy Kopczyk - January 7, 2019 - 2 years
 Linda Mann - January 11, 1999 - 22 years
 Timothy Rapson - January 13, 2020 - 1 year
 Maria McDowell - February 2, 2004 - 17 years
 Sughey Shands - March 16, 2020 - 1 year

Your Old Routing Number Is Retiring!

It's time to retire your old routing number and transition to the PFCU Routing Number **271989060**.

To avoid your payment being rejected by the Federal Reserve Bank, update your routing number from your old number to the PFCU routing number, **271989060** by March 1st, 2021. If you have already made this change, please disregard this notice and thank you for your diligence in getting this done. Contact us at **847.697.3281** and we can help you through this transition. Thank you for your cooperation. We're here to assist you!



PFCU Annual Meeting

Wednesday, February 24, 2021

5:00 PM

PFCU Des Plaines Office

58 E. Northwest Highway
 Des Plaines, Illinois

PFCU Charitable Works

Giving brings out the holiday spirit in all of us!

PFCU is excited to have distributed \$20,000 in awarded funds granted to us by the Federal Home Loan Bank. PFCU has distributed these funds to local businesses in our communities that fall within our field of membership.



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



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



How to Pay for College!

Most parents assume their children will complete high school and attend a 2- or 4-year college. As higher education costs continue rising, it becomes even more important to plan ahead and determine how your family will pay for it. Ideally, you should start saving as soon as a child is born.

PFCU has a special Kids Club Account to help you save. We will deposit \$1 for each "A" a student receives on their report card (for grades K-12 and maximum deposit of \$5 per report card). You can also contact us to learn more about our Student Loan Programs.

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

PFCU features 'Tuesday Tid Bits' every week on our Facebook, Instagram, Google, Twitter and LinkedIn pages. The 'Tid Bits' lead off with an intriguing headline and provide snippets of useful information 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!

What is a Personal Loan?


How to Avoid Common Money Mistakes

 Tuesday Tid Bits

What is Interest?

 Tuesday Tid Bits

What is a Cash-Secured Loan?

 Tuesday Tid Bits

Need to Consolidate? Try the Bill Bundler Loan!

Consolidate your bills into one convenient payment. With rates as low as 8.99% APR, you could save compared to a credit card rate. Apply today and save!



No Big Strings Checking

So easy a baby can use it, and that's 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 per 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!

App Store→



Google Play→



*Checking account applies to personal accounts only.



Follow PFCU on Social Media!



Find us on Facebook and on Instagram as [my_pfcu](#), LinkedIn and Twitter [@MyPFCU](#).

We share important tips, valuable articles, fun photos and social happenings at PFCU and in our community! Check out our blog – [LEARN!](#)

PFCU Holiday Office Closures | 2021

Monday, January 18 | Martin Luther King Jr. Day

Monday, February 15 | President's Day

Fri-Sat, April 2-3 | Good Friday

Saturday, May 29 | Memorial Day Observed

Monday, May 31 | Memorial Day

Saturday, July 3 | Independence Day Observed

Monday, July 5 | Independence Day Observed

Monday, September 6 | Labor Day

Monday, October 11 | Columbus Day

Thursday, November 11 | Veterans Day

Thurs-Sat, November 25-27 | Thanksgiving

Friday, December 24 | Christmas Eve

Saturday, December 25 | Christmas

Friday, December 31 | New Year's Eve

Following Federal Holiday Calendar 2021



Partnership
Financial Credit Union

www.pfcu.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

