

The PFCU VOICE

APRIL 2021

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Free Identity Theft Protection!

Norton LifeLock and VISA have teamed up to provide **PFCU VISA CREDIT CARD** users with Identity Theft Protection from Norton LifeLock.

Stay informed and know what to do when your identity is threatened.

As a **VISA CREDIT CARD** holder, you'll get complimentary access to ID Navigator Powered by Norton LifeLock or you can select a discounted Norton 360 with LifeLock plan.

Sign up today! Visit www.mypfcu.org.

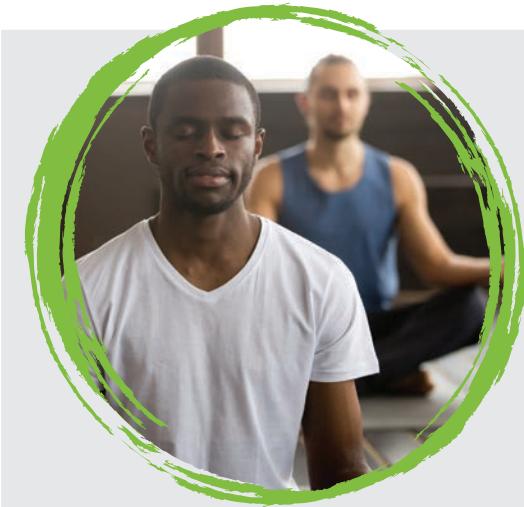


Easy Cash Loan

With your good credit, you need nothing more than your signature to borrow money. Just bring us the bill, and we will help you pay it off!

This loan is great for paying:

- Credit Card Debt
- Medical Bills
- Car Repair Bills
- Home Improvement
- Tuition
- Appliance Purchases
- Credit Building



Car Shopping Made Easy Auto Loan & WheelZone

Finance or refinance a new or pre-owned vehicle today.
(Current PFCU loans do not qualify.) We offer personalized, fast, and friendly service that makes borrowing from us easy and convenient.

Shop for pre-owned or new vehicles on our own WheelZone. Benefits include:

- New and pre-owned automobiles
- All different makes and models
- Loan Calculators



PFCU VISA CREDIT CARD!

Transfer your high-rate balances and the choice is yours, 2.99% for 24 months or 0% for 6 months on all balance transfers with no balance transfer fee.

Check out the features below and apply for a VISA CREDIT CARD with PFCU today!

Features:

- Standard card rates as low as 9.90% APR*
- No annual service charge
- No balance transfer fee
- Competitive rates
- 24/7 customer service
- 24/7 online account access and more!

*Annual Percentage Rate



2021 Rising Star Scholarship...

All the applications for the 2021 Scholarship have been successfully submitted and are being reviewed by the PFCU Rising Star Scholarship Committee.

We will announce the recipients this May!



Access your accounts using these contact methods:

www.mypfcu.org
Online Access

PFCU
Mobile App

Mobile Check
Deposit

24/7 Telephone Teller
833.MYPFCU1
833.697.3281



THE WINNERS of the eStatement Sweepstakes!

Names were drawn from all those members who signed up for eStatements and the lucky winners brought home a new Yeti Cooler, KitchenAid Mixer and Apple Wireless AirPods.

Congratulations to the lucky winning members!



Saving Practices Made Easy!

It's easy to postpone starting to save for a later day, but a solid plan is key to success. By following some basic guidelines, you're more likely to achieve financial security.



Shred Days Are Coming!

We are looking forward to 2021 Shred Days! We will be accepting nonperishable food items and monetary donations to serve our communities in need. Save your paper and save the date!

**Friday, June 11th – 1 pm - 4 pm – Barrington
455 W. Northwest Highway**

**Friday, July 23rd – 1 pm - 4 pm – Des Plaines
58 E. Northwest Highway**

**Friday, September 17th – 1 pm - 4 pm – Morton Grove
5940 Lincoln Avenue**



Check Out PFCU's Blog and LEARN!

Read our latest blog article and learn how to prepare for tax time and not have to rely on luck! For more timely and relevant articles, valuable financial tips and a variety of information, check out our blog — LEARN!

Don't Rely on Luck at Tax Time

Tax Day – APRIL 15 – has been extended to MAY 17.

Is tax time a big mystery to you, the results of which seem like a crapshoot? Do you cross your fingers and hope the calculations come out in your favor? If you do a bit of prep work for tax time, you won't have to hope you get lucky—you'll have a good idea of how much you'll be refunded or have to pay.

Review your withholdings

If you're employed, at some point you used form W-4 to tell your employer how much tax to withhold from your paycheck. When filling out a W-4, the more allowances you claim, the bigger your paycheck will be, since fewer taxes are deducted. But what you don't pay during the year, you'll owe when you file your tax returns.

Conversely, if you have too much tax withheld, you're giving the government a free loan. You'll get a refund—without interest—at tax time.

Fortunately, the IRS website has a withholding calculator you can use to make sure you're on the right path. If you decide you want to make changes, complete and submit a new W-4 to your employer.

Pay your estimated taxes

If you expect to owe more than \$1,000 in taxes, you might need to pay estimated taxes four times a year, usually the 15th of January, April, June, and September. Be sure to save money for those payments. If you don't make those payments, you could face penalties.



Affordable Care Act and the Premium Tax Credit

The federal tax penalty in the Affordable Care Act for not having health insurance was eliminated in 2019. However, some states have their own requirements for health insurance. If you purchased your own health insurance plan from the Marketplace and are receiving advance payments of premiums, you must keep the Marketplace updated with life changes that would affect those payments. If the Marketplace decides you are receiving more assistance than needed, you will have to pay it back when you file your tax return.

At tax time, there's no such thing as luck. As your circumstances and tax rules change, review and tweak your tax situation. Plan ahead, talk with your tax adviser, and prevent surprises on your next tax return.

Help and resources are available at irs.gov, or call us today for help at 847.697.3281.

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

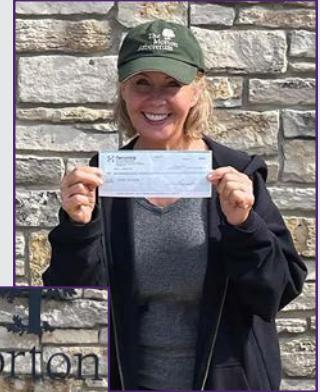
PFCU Philanthropy & Community Corner

\$1,800 Donated to The Morton Arboretum!

A big thank you goes out to the 1,800 members who signed up for eStatements!

PFCU donated \$1 for every member that signed up to the Morton Arboretum and was able to make the sizable \$1,800 donation that will help save the trees!

Thank you all for your help!



We Want to Welcome Leyden Credit Union to the PFCU family!



Our Upcoming Merger With Leyden Credit Union

Partnership Financial Credit Union (PFCU) and Leyden Credit Union (LCU) are excited to announce our upcoming merger on June 1, 2021. We would like to welcome all LCU members to the PFCU family! Our newest and sixth office is located at 2701 N. 25th Avenue in Franklin Park, Illinois.



INSIDE THE CU 2ND QUARTER ANNIVERSARIES

Todd Twardowski - April 18 - 10 years

Theo Parmakis - May 8 - 4 years

Rebecca Stellato - May 14 - 4 years

Theresa Guerriero - June 3 - 8 years

Silvia Arroyo - June 8 - 6 years

Tanya Little - June 29 - 6 years



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

Saturday, May 29 | Memorial Day Observed

Monday, May 31 | Memorial Day

Saturday, July 3 | Independence Day Observed

Monday, July 5 | Independence Day Observed

Follows Federal Holiday Calendar 2021