



Partnership
Financial Credit Union

Postage

Name
Address
City, State, Zip

*Our most important
Partner is you.*

Welcome to PFCU!

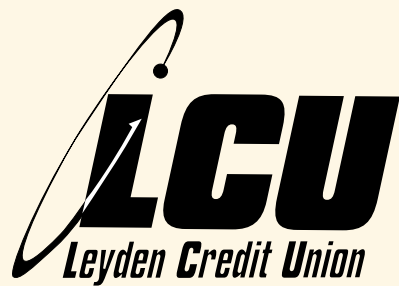
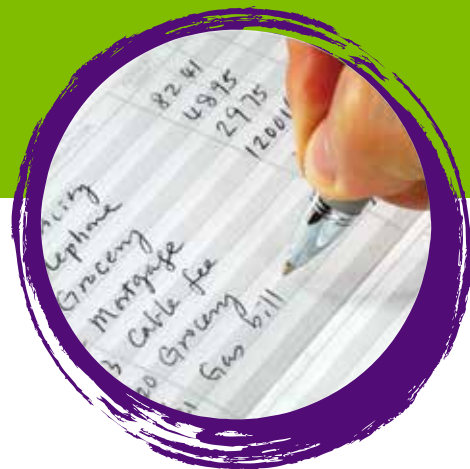


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Important Dates To Remember!



- Early May** ☐ New **PFCU VISA Credit Card** arriving in mail
- 5/17/21** ☐ Activate your new **PFCU VISA Credit Card** (follow instructions included in mailing)
- Mid-May** ☐ New **PFCU VISA Debit Card** arriving in mail
(Please follow instructions in mailing and activate your card on **Tuesday, 6/1/21**).
- 5/28/21** ☐ Save your current LCU eStatements by this date
- ☐ Leyden CU Bill Pay will be unavailable at **4 pm**
- 5/29/21** ☐ LCU's Online Services will no longer be available after **12 pm, Saturday 5/29/21**
- 5/31/21** ☐ Leyden CU Closed for Memorial Day Holiday
- 6/1/21** ☐ Enroll in PFCU Online Access after **8 am** at www.mypfcu.org
- ☐ Download the PFCU App and request Mobile Check Deposit
- ☐ Enroll in PFCU 24/7 Telephone Teller **833.697.3281**
- ☐ Activate your new **PFCU VISA Debit Card** (see instructions pg. 8)
- ☐ PFCU Bill Pay is available at **10 am**
- ☐ Leyden office opens under PFCU at **10 am** due to merger
(see new hours on pg. 17)



Questions? Call 1.847.MYPFCU1 / 847.697.3281



Welcome



Dear Valued Member/Partner,

David and I would like to personally welcome you to Partnership Financial Credit Union (PFCU)! With our origins dating back to the 1950s, PFCU was established in 2014 when four Chicago-area credit unions partnered together. PFCU is a member-owned financial institution with more than \$350 million in assets, with offices in Morton Grove, Barrington, Des Plaines, Evanston, Glenview and now Franklin Park.

We remain dedicated to maintaining close, personal relationships with our members while striving to deliver the best possible products and services. Along with my tenure of over 32 years, PFCU now has more than 50 team members, some with well over 20 years of service. We would like to welcome the entire LCU staff to the PFCU family, including David Lukas, president of Leyden Credit Union (LCU), who will remain with us through late summer to ensure a seamless transition before departing for his new adventure. Exciting news to share, David will be moving to a new state-Arizona! We want to thank David for his 27 years of dedication and commitment to Leyden Credit Union. We plan on celebrating David's long and successful tenure at the membership Appreciation Event being held at the credit union Friday, June 25th. Be on the lookout for further details shortly.

We would like to welcome the members of LCU and feel privileged to have you join us. Our goal is to bring members and employees the best value from their credit union while ensuring we continue to grow and thrive. Partnering with another successful credit union will deliver much more to members including additional branches, highly competitive products, services, rates, all with the same dedication to high quality service that has always been provided.

As a new PFCU member, you'll have access to six offices, which includes the Leyden office and team. Additionally, PFCU offers expanded products, services and ATMs to meet all your financial needs.

Rest assured, there are many caring and committed individuals that are working hard to make sure your transition to PFCU on June 1, 2021 is a smooth one.

If you have general questions about the upcoming merger, please contact PFCU at **847.697.3281**. If you have specific questions in regard to your account, please contact Leyden Credit Union at **847.455.8440**.

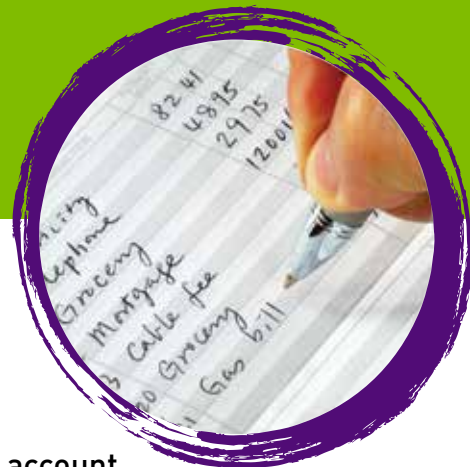
Once again, welcome! We look forward to serving you and bringing you the very best for your financial future.

Sincerely,


Mary Ann E. Pusateri, CEO


David Lukas, President

Your Accounts



What is the address of the PFCU website?

www.mypfcu.org. We have created a dedicated landing page for Leyden members at www.mypfcu.org/leydenmerger.

Will my account number change?

Yes, you will go from a 3, 4 or 5 digit number to a 9 digit number. Your new account number will add a 44 prefix followed by 0's to make it a 9 digit account number. For example; 440000123, 440001234 or 440012345. Please begin to use your new account number as of 6/1/21.

How can I get a new membership card with my updated account number?

Membership cards will be available at the Leyden location and all other offices after 6/1/21.

Will my routing number change?

Yes, going forward please use your new routing number of **271989060**.

Will I need to change my direct deposit information with my employer?

Nothing needs to be done at this time, but in the future, if you have the opportunity to update this information, please do so. Going forward, please use your new routing number and account number.

How will my LCU accounts change with PFCU?

Please see chart below: Rates, terms and conditions are subject to change. Deposit rates can be found at: www.mypfcu.org/accounts/rates

Current LCU Product	PFCU Product	Dividend Rate / APY*
Regular Savings IRA Savings Non-Dividend Savings Escrow Savings	Regular Savings IRA Savings Non-Dividend Savings Escrow Savings	0.05% to 0.07% 0.07% to 0.07% 0% 0%
Holiday Club** Vacation Club	Holiday Savings Vacation Account	0.05% to 0.30% 0.05% to 0.07%
Money Market Premier Checking	Checking Plus <i>\$2500 Minimum to earn interest, no fee for not maintaining a minimum balance</i>	0.10% to 0.03% 0.05% to 0.03% <i>after 6/1/21 ask about our Partner Plus high yield savings earning .35%</i>
Basic Checking New Beginnings Free Checking Organizational Checking	No Big Strings Checking	No minimum balance! Does not earn interest
Business Savings Business Checking	Business Saving Business Checking	0.05% to 0.07% NA
CD's & IRA CD's <i>Same rate and term until maturity of LCU CDs.</i>	CD's & IRA CD's <i>Simple daily interest. Dividends paid monthly on the anniversary date of the CD opening</i>	LCU will pay dividends on 5/31 and CDs will start accruing interest using simple daily calculation beginning 6/1



**PFCU Routing Number
271989060**

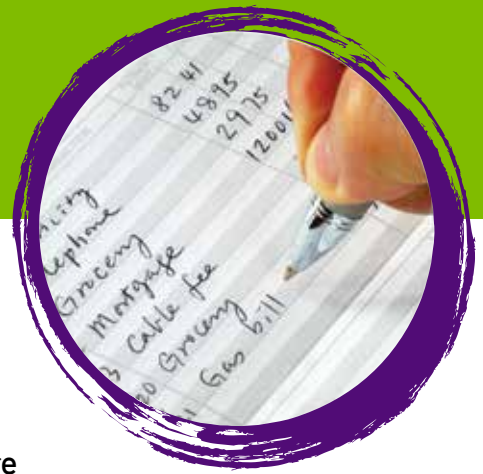
Important Note!

Free box of checks will be discontinued for seniors and VIPs. Please utilize FREE Bill Pay and PFCU Debit Card instead!

*Dividend rates are declared & paid at the end of the quarter. Rates are subject to change at any time. \$5.00 minimum balance is required. The Annual Percentage Yield (APY) is earned if the funds are left to compound for one year. **Holiday account dividends paid monthly.



Your Accounts continued...



PRIMARY ACCOUNTS*

Savings Account

A Share Savings account is a simple savings option that provides a secure place to grow your funds and pays a competitive quarterly interest.

- \$5.00 Minimum Balance required for membership
- Dividends paid on a quarterly basis
- Online Account Access
- eStatements

Partner Plus

Introducing a new high yield savings account – a simple option with a higher dividend rate to help grow your personal savings.

- \$5,000 minimum balance required to earn dividends
- Dividends paid on a monthly basis
- \$250,000 maximum balance
- 0.35% APY (Annual Percentage Yield)

You must have an active checking account, Bill Pay and be enrolled in eStatements to earn dividends. Business Members/Accounts are not eligible for a Partner Plus Account.

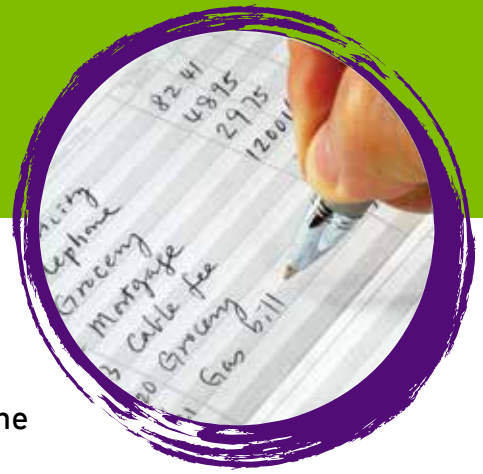
No Big Strings Checking

Paying bills, daily expenses and managing money is something everyone needs a method for. At PFCU, we make it easy with our No Big Strings Checking Account, the perfect match for your Share Savings.

- No minimum balance or monthly service charges, EVER!
- Mobile Check Deposit with app
- Debit Card with Five ATM Surcharge fee Refunds a Month (Up to \$5.00 each)
- Debit Card Control
- Free Online Bill Pay
- Text Banking and eAlerts
- Overdraft protection available
- Savvymoney (free credit score)
- eStatements and Virtual Strong Box (data storage for electronic files)
- One free box of checks with a new Checking Account

*Rates subject to change.

Your Accounts continued...



PRIMARY ACCOUNTS*

Checking Plus

Has all the same features as our No Big Strings Checking Account, but the following does apply:

Minimum Balance of \$2,500 to earn dividends

Dividends are paid on a monthly basis

Dividend Rate – .03% / Annual Percentage Yield – .03%*

CDs

Leyden Credit Union CDs will be rolled into PFCU CDs with the same term and rate until maturity. Dividends will be paid monthly on the anniversary date of the CD opening with the simple daily rate calculation method.

CDs	Grace Period	Deposit To
Less Than One Year	No	Shared Savings
Over One Year	Yes	Nearest PFCU Term

IRA Savings or CD Accounts

An Individual Retirement Account may have income restrictions, contribution and withdrawal limitations or other additional requirements. To find the IRA, Traditional, Roth or Educational, that is best for you, we recommend you refer to your tax advisor or financial planner.

CLUB ACCOUNTS*

Kid's Club

- For children ages birth to 18 (at age 18 the account will be converted to a regular share account)
- CU will deposit \$1.00 for each "A" an eligible student receives on their report card (For grades K-12 and maximum deposit \$5 per report card)
- At the time of opening, each child receives a gift
- \$5 minimum balance required to earn dividends
- Dividends are paid quarterly. UTMA (Uniform Transfer to Minors Act) ownership is required

*Rates subject to change.

Your Accounts continued...



CLUB ACCOUNTS* continued...

Holiday Club

- \$5.00 minimum balance required to earn dividends
- Maximum balance \$6,000
- Dividends paid monthly usually at a higher rate than regular shares
- Funds disbursed October 31st to your savings account

Summer Club

- \$5.00 minimum balance required to earn dividends
- Make deposits to your summer account or set up direct deposit or payroll deduction
- Dividends paid quarterly
- Funds disbursed July 1st to your primary savings account

Vacation Club

- \$5.00 minimum balance required to earn dividends
- Vacation Accounts are a separate Share Account that earn the same dividend rate as our regular share accounts
- Dividend rates are paid quarterly
- You can deposit and withdraw money from the account at anytime



*Rates are subject to change. **Note: Early Withdrawals are subject to penalty, with the exception of the Vacation Club.**

Your Digital Services

Online Banking & eStatements



When will I be able to enroll in PFCU's Online Access?

6/1/21 after 8 am

How do I enroll in PFCU's Online Access?



First-Time Login from Desktop (Choose Enroll)

First-Time Login from Mobile Device (Choose)

1 Enter a username and password.

- Your temporary username will be your new 9 digit account number.
- Your temporary password will be the last 4 digits of your Social Security number followed by your 4 digit birth year.

username: 9-digit member number

password: last 4 of SSN + 4-digit birth year

Login

2 Change password.

- Your password must be a minimum of 6 characters long.
- Combine at least three out of the following four choices: upper case letter, lower case letter, number, and a special character. (!@#\$% etc.)
- Your password is case sensitive.

3 Select three security questions.

Be sure to remember your answers.

4 Read and accept user agreement.

5 Create username. You're all set!



eStatements

Will my LCU eStatements be available after the merger?

Previous eStatements will not be available through Leyden Credit Union's Online Banking as of **12 pm on 5/29/21**. We encourage you to save or print your eStatements prior to 5/28/21. If you need a copy of a previous statement, we can assist you. **Note: Due to the merger, all members will receive a paper statement for May, 2021 via standard mail.**

Will I need to enroll in eStatements?*

There is no need to enroll if you were previously enrolled in LCU's eStatement program. PFCU's Online Banking allows you to retain 18 months of eStatement history. If you are not enrolled, go to www.mypfcu.org and log in to Online Access > My Documents > enroll in eStatements.

* If you were already enrolled, nothing further is needed to maintain eStatements. **If not enrolled in eStatements, please enroll to avoid the \$5 service charge going into effect in January, 2022. No charge for ages 13 and under and 65 years and older.**

Your Digital Services continued...

Remote Deposit, 24/7 Telephone Teller
& Bill Pay



Do I need to re-establish my transactional/summary alerts in PFCU's Online Banking?

Yes, we apologize that this information does not transfer over. Any alert you have established in Leyden Credit Union's Online Access will need to be re-established in PFCU's Online Access.

Do I need to re-establish my automatic and recurring saving and loan transfers in PFCU's Online Access?

No, nothing needs to be done as this information will transfer over in the merger.

Will my account transaction history be available in my new Online Access/Mobile app?

Yes, previous account history dating back 12 months will be available in PFCU's Online Access.

How Do I Enroll in Mobile Check Deposit? (Must establish PFCU Online Access first)

- Log in to Mobile App
- Tap on "Move Money" paper airplane icon at bottom of screen
- Tap "Deposit Check" camera icon
- Tap on Register and accept user agreement, once registered you will receive an email in 24 - 48 business hours letting you know you are all set
- Tap "Deposit Your Check"

How Do I Enroll in 24/7 Telephone Teller?

PFCU's 24/7 Telephone Teller system offers members a convenient way to connect to your PFCU accounts using a touch-tone phone. To get started, follow the steps below:

1. Dial **833.MYPFCU1 / 833.697.3281** from any phone.
2. Enter your 9 digit account number, followed by your temporary password, which is the last four digits of your Social Security number.
3. Once you are in the system, you will be prompted to change your password. To protect the privacy of your accounts, always keep your account number and password confidential.

Bill Pay

Due to the merger, the Bill Pay system will be unavailable from **4 pm on 5/28/21 until 10 am on 6/1/21**.

If I am currently enrolled in Bill Pay with Leyden Credit Union, do I need to re-enroll with PFCU?

No, your Bill Pay account will transition over seamlessly, no need to re-enroll.

Will my Bill Pay payees and/or recurring payments be transferred to the new system?

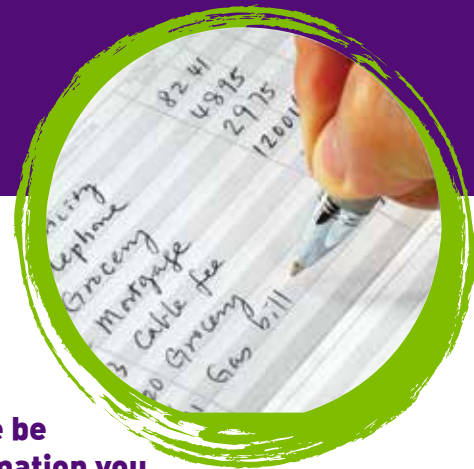
Yes, they will transfer over as originally set up through your LCU Bill Pay.

Will my scheduled payments be processed on Bill Pay?

Yes, with Bill Pay they will remain the same.



Your Checking & Debit Cards



Will I be able to continue using my checks?

Yes, but once you run out, please give us a call and we will assist you in ordering a new box of checks with the correct account and routing number. **Note: If you prefer to order checks from another vendor, please be sure to contact us first so that we can provide you with the correct information you will need going forward.**

Will I get a new PFCU VISA debit card?

Yes, you will receive a new PFCU VISA debit card by mail mid-May and will need to activate the card on **Tuesday, 6/1/21 at 8 am**. Be on the lookout for an envelope with the return address, 5940 Lincoln Ave., Morton Grove, IL 60053. Instructions for activating your card will be included in the mailing.

PLEASE DO NOT ATTEMPT TO ACTIVATE AND USE THIS CARD PRIOR TO 8am, 6/1/21.

Note: Your LCU debit card will no longer be active as of 6/1/21. If you are unable to activate your card using the enclosed instructions, please call us at 1.847.697.3281.

**Look for return address:
5940 Lincoln Ave.
Morton Grove, IL 60053**



example of envelope

Do I need to establish a PIN?

Yes, during the activation process you can use your same LCU PIN or create a new one. Instructions for this will be included in the card mailer.

Do I need to update any of my recurring debit card charges or bills with the new debit card number, expiration date, etc.?

Yes, you will need to update any and all prior authorized charges from recurring bills or invoices with your new PFCU debit card number, expiration date and the 3 digit code on the back of the card.

Your VISA Credit Cards & Loans



When will I receive my new PFCU VISA credit card?

You will receive a new credit card in the mail early May. You must **activate your new PFCU credit card on or after 5/17/21**. You will also be able to access your credit card account on or after 6/1/21 through PFCU's Online Access. You can check your balance, make a payment and much more. **Note: Your LCU VISA credit card will no longer be active as of 5/17/21.**

Will the due date for my credit card bills remain the same?

Yes, due dates will remain the same.

How will I access my PFCU VISA credit card information?

Temporarily from 5/17 through 5/31, you can continue to use eZCard at <https://www.ezcardinfo.com>. On 6/1 you can access your information through PFCU's Online Access. In addition, you can always access your credit card information and make a payment via phone 847.697.3281, or in person at any one of our locations.

If I have an automatic VISA credit card payment set up, what do I need to do?

Any preset payments will need to be updated with the new PFCU VISA credit card number.

Do I need to update any of my LCU recurring VISA credit card charges or bills with the new PFCU VISA card number, expiration date etc.?

Yes, You will need to update any and all prior authorized charges from recurring bills or invoices with your new PFCU VISA card number, expiration date and 3 digit code.

Loan Payments

Will my loan payments still be due on the same date?

Loan payment due dates will remain the same.

How will I be able to make my loan payments?

Your loan payments can be made via Online Access, in person at any of our locations, by mail or by utilizing our night drop located at the, Des Plaines, Leyden and Morton Grove offices.

If I have an automatic payment set up, what do I need to do?

Nothing. The payment will remain the same.

Escrow Savings accounts will be transferred to PFCU Escrow Saving Account.

When a loan is closed due to refinance or payoff, the Escrow account will be closed.

This account does not earn interest.



Your Services & Discounts



Loans!

- Home Equity
- In-House Mortgages
- Personal Loans
- Recreational Loans
- Student Loans
- Vehicle Loans
- VISA Credit Card
- Credit Builder Loans

Account Benefits!

- 24/7 Telephone Teller
- Apple Pay
- Cashier's Check
- CU Money VISA Travel Cards
- Debit Card Control
- Direct Deposit / Payroll Deduction
- eAlerts
- eStatements
- Incoming Wire
- Medallion Stamp / Signature Validation
- Notary Public Service
- Online Access
- Online Bill Pay
- PFCU Mobile App
- Mobile Check Deposit
- Safe Deposit Boxes (Des Plaines office only)
- Savings Bond Redemption
- Savvymoney (free credit score)
- Text Banking and Alerts
- U.S. Postage Stamps
- Vehicle License Plate Sticker Renewal Program
- Virtual StrongBox
- VISA Gift Cards
- WheelZone (car shopping website)

Membership Discounts, Rebates & Rewards!

- ATM Surcharge Fee (by another Financial)
Refunds up to \$5 per withdrawal for a total up to \$25 per month (checking account only)
- Liberty Mutual Insurance
- Love My Credit Union Rewards / www.lovemycreditunion.org
- Movie Theater Tickets
- Tickets to Chicago Wolves Games
- Tickets to Santa's Village
- Tickets to Six Flags
- TrueStage Insurance

Your Services & Discounts



Service	Service Charge
Account Activity Printout	\$5.00 per account
Account Reconciliation	\$25.00 per hour one hour minimum
Account Research	\$25.00 per hour one hour minimum
Business Bulk Cash Withdrawals over \$2,500/Coin \$100.00	\$10.00
Business Checking Monthly Service Charge	\$10.00
Business Checking Opening	\$25.00
Check Copies - Member or Cashiers	\$5.00/ check
Check Printing (personal accounts receive one free box at account opening)	Based on Style
Dormant Savings (24 months no activity)	\$25.00 a month
Foreign Check Collection	Varies
Holiday Club Early Withdrawal	\$25.00 each withdrawal
Inactive Bill Pay after 90 days	\$3.00 per month
Inactive Checking after 6 months	\$5.00 a month
IRA Transfer to Another Financial Institution	\$30.00
Items Sent for Collection (domestic)	\$10.00 minimum
Loan Skip a Payment	\$30.00
Mailed Paper Statement*	\$5.00 per month per account
Membership Closure (180 days of opening)	\$10.00
Negative Balance	\$3.00 per day
Overdraft / NSF/ Return Deposited Item	\$29.00 per transaction / item
Overnight Mailing	Varies
Processing Legal Documents	\$75.00 per account
Returned Mail / Bad Address	\$10.00 per month
Safe Deposit Boxes	Based on Size – Des Plaines office only
Statement Copy	\$5.00 per statement
Stop Payment	\$20.00
Summer Club Account Early Withdrawal	\$25.00 per withdrawal
Telephone Transfer with PFCU Staff*	3 free per month then \$3.00 each
Vehicle Stickers (Illinois)	\$5.00 plus sticker cost/Seniors \$2.50
Verification of Deposit & Mortgages	\$10.00
Visa Debit / Credit Card Replacement	\$10.00
Visa Gift Card (at cost)	5 free per member per month then \$5.00 per card
Visa Travel Card (at cost)	\$10.00 per card
Wire Incoming Recurring	\$10.00
Wire Outgoing Domestic	\$25.00
Wire Outgoing Foreign	\$50.00
Wire Reversal	\$50.00

* No charge for 65 years & older and 13 years & younger

Truth-In-Savings Disclosure



TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE									
Monthly:					Quarterly:				
The rates, fees and terms applicable to your account at the Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.									
RATE SCHEDULE									
ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
Primary Share Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$5.00	Average Daily Balance	—
Secondary Share Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$5.00	Average Daily Balance	—
IRA Share Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$5.00	Average Daily Balance	—
Kids Club	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$5.00	Average Daily Balance	—
Vacation Club	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$5.00	Average Daily Balance	—
Holiday Club	/	Monthly	Monthly	Monthly (Calendar)	—	—	\$5.00	Average Daily Balance	Account limitations apply.
Summer Club	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$5.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Partner Plus	/	Monthly	Monthly	Monthly (Calendar)	\$5,000.00	—	\$5,000.00	Average Daily Balance	Account limitations apply.
Checking				Monthly (Calendar)		—		Average Daily Balance	
Checking Plus	/	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	—	\$2,500.00	Average Daily Balance	—

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.

1. RATE INFORMATION — The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Primary Share Savings,

Secondary Share Savings, IRA Share Savings, Kids, Students Edge, Vacation and Summer Payroll accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. For Holiday



Club, Partner Plus, and Checking Plus accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule.

2. NATURE OF DIVIDENDS — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

3. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated in the Rate Schedule. The dividend period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. ACCRUAL OF DIVIDENDS — For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For all accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Primary Savings account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Primary Share Savings, Secondary Share Savings, IRA Share Savings, Kids, Vacation, Holiday Club, Summer Club and Checking Plus accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum average daily balance requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule. For Partner Plus accounts, there are account qualifications and a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. To earn the annual percentage yield stated in the Rate Schedule, you must meet the minimum average daily balance requirement, sign up for e-statements, have an active checking account and have an active Bill Pay. For accounts using the average daily balance method as stated in the Rate Schedule, dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

6. ACCOUNT LIMITATIONS — For Holiday Club accounts, the entire balance will be transferred to your Primary Share Savings account on October 31st and the account will remain open. For Holiday Club accounts, the maximum balance allowed in your Holiday Club account is \$6,000.00. For Summer Club accounts, the balance of the account will be transferred to your Primary Share Savings account on July 1st. If you make any withdrawals outside of the distribution date, you will be assessed a fee as disclosed in the Fee Schedule. For Summer Club accounts, you must receive payroll direct deposit. For Primary Share Savings, Secondary Share Savings, IRA Share Savings,

Kids, Vacation, Checking and Checking Plus accounts, no account limitations apply. For Partner Plus Club accounts, the maximum balance allowed is \$250,000.00.

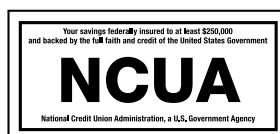
7. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.

For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the credit union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

8. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$5.00
Number of Shares Required	1

9. RATES — The rates appearing with this Schedule are accurate as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.



Funds Availability Policy Disclosure

FUNDS AVAILABILITY POLICY DISCLOSURE

This Disclosure describes your ability to withdraw funds at Partnership Financial Credit Union. It only applies to the availability of funds in transaction accounts. The Credit Union reserves the right to delay the availability of funds deposited to accounts that are not transaction accounts for periods longer than those disclosed in this policy. Please ask us if you have a question about which accounts are affected by this policy.

1. GENERAL POLICY — Our policy is to make funds from your cash and check deposits available to you on the next business day after we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before close of business on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after the close of business or on a business day we are not open, we will consider that the deposit was made on the next business day we are open.

2. RESERVATION OF RIGHT TO HOLD — In some cases, we will not make all of the funds that you deposit by check available to you on the same business day that we receive your deposit. Funds may not be available until the second business day after the day of your deposit. However, the first \$225.00 of your deposit will be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the next business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees or if we decide to take this action after you have left the premises, we will mail you the notice by the next business day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

3. HOLDS ON OTHER FUNDS — If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this Disclosure for the type of check that you deposited.

4. LONGER DELAYS MAY APPLY — We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,525.00 on any one (1) day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six (6) months.
- There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

5. SPECIAL RULES FOR NEW ACCOUNTS — If you are a new member, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525.00 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks will be available on the next business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,525.00 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525.00 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

6. DEPOSITS AT NONPROPRIETARY ATMS — Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate will not be available until the fifth business day after the date of your deposit. This rule does not apply at ATMs that we own or operate. All ATMs that we own or operate are identified as our machines.

7. FOREIGN CHECKS — Checks drawn on financial institutions located outside the U.S. (foreign checks) cannot be processed the same as checks drawn on U.S. financial institutions. Foreign checks are exempt from the policies outlined in this Disclosure. Generally, the availability of funds for deposits of foreign checks will be delayed for the time it takes us to collect the funds from the financial institution upon which it is drawn.



Rev. 8/15

FACTS

WHAT DOES PARTNERSHIP FINANCIAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- assets and credit history
- credit scores and employment information

When you are *no longer* our member, we continue to share your information as described in this notice.

How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Partnership Financial Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Partnership Financial Credit Union share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

What we do

How does Partnership Financial Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Partnership Financial Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ open an account or make a wire transfer ▪ tell us where to send the money or apply for financing ▪ show us your driver's license <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes – information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you <p>State law and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>Partnership Financial Credit Union has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>Partnership Financial Credit Union does not share with our nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT.</i>

Your FAQs

What else do you need to know?



When will Leyden Credit Union's Online Banking no longer be available?

Saturday, 5/29/21 at 12 pm. Online access will resume on **8 am, Tuesday, 6/1/21.**

Should I save my Leyden CU eStatements?

We encourage you to save your eStatements prior to 5/28/21 on your personal computer or thumb drive. In the future if you need a copy of a previous statement, we can still assist you.

When will I be able to access the new PFCU Online Access and download the PFCU Mobile App and request Remote Check Deposit?

Tuesday, 6/1/21 at 8 am.

When does Bill Pay go down and when can I access it?

Bill Pay will go down at **4 pm, Friday, 5/28/21** and will be available to access at **10 am, Tuesday, 6/1/21.**

What if I have other questions not found in this guide?

We understand that you may have questions or concerns about the changes. Please know, we have a dedicated team ready to assist. For general questions, please contact PFCU at **847.MYPFCU1 / 847.697.3281** or for specific questions regarding your account, contact Leyden Credit Union at **847.455.8440.**

Is my money safe?

YES! We also want to reassure you that your money is safe and is federally insured by the National Credit Union Administration (NCUA), which is equivalent to the FDIC for banks and is the same insurance that protected your accounts previously at LCU.

What happens to Leyden Credit Union?

LCU will now be renamed Partnership Financial Credit Union, but you will see the same smiling faces that have always assisted you at LCU. David Lukas will remain as President for a short time until he relocates with his wife to Arizona. Two current LCU Board of Directors will join the PFCU Board of Directors. As you visit our other offices, you will get to know the whole team.

Where can I find updated information about the merger?

You can find current information on our website at www.mypfcu.org/leydenmerger. This site will be continually updated with pertinent information that you may need.

When will Leyden Credit Union Close?

Saturday, 5/29/21 at 12:30 pm and will reopen on **Tuesday, 6/1/21 at 10 am.**



Office Locations & Hours

Holiday Closures & Important Dates



Partnership Financial Credit Union has six offices conveniently located across Chicagoland:

Barrington: 455 W. Northwest Highway, Unit A (60010) | Fax: 847.381.5062

Des Plaines: 58 E. Northwest Highway (60016) | Fax: 847.699.1606 (safe deposit boxes available at this location)

Evanston: 2522 Green Bay Road (60201) | Fax: 847.256.8419

Glenview: 1631 Waukegan Road (60025) | Fax: 847.724.1808

Leyden: 2701 N. 25th Avenue Franklin Park (60131) | Fax: 847.455.1245

Morton Grove: 5940 Lincoln Avenue (60053) | Fax: 847.675.6847

Lobby

Monday, Tuesday, Thursday & Friday:
9 am - 5 pm

Wednesday:
10 am - 5 pm

Saturday: **Leyden & Morton Grove**
8:30 am - 12:30 pm

Drive - Thru

Des Plaines, Leyden & Morton Grove

Monday-Thursday: 8:30 am - 5:00 pm

Friday: 8:30 am - 5:30 pm

Saturday: 8:30 am - 12:30 pm **Leyden & Morton Grove**
24-hour ATM and Night Drop

Offices Will Be Closed

Monday, May 31 | Memorial Day

Offices Will Open

Tuesday, June 1 | OPEN as PFCU
10:00 am

WELCOME LCU MEMBERS!



Welcome to PFCU!



*Our most important
Partner is you.*



Questions? www.mypfcu.org/leydenmerger