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Cruise to a Better Car Payment!

Save Money | Refinance Your Car
We Will Reduce Your Rate By

1.5%
APR

EXAMPLE

\$20,000 Loan, 60 Months

INTEREST

- At 5.0% APR: \$2,647.15
- At 3.5% APR: \$1,831.22

SAVINGS

\$815.93

**\$815
SAVED**

Subject to qualification. Restrictions apply. For loan amounts of \$10,000 or more for 36 months or more. Floor rate is 1.9% APR. Offer does not apply to existing PFCU auto loans. Offer expires Dec. 31, 2021. Documentation of current loan must be presented. APR = Annual Percentage Rate.



Partnership
Financial Credit Union

*Our most important
Partner is you.*

The Rate That Helps You Celebrate

Make The Most of Your Money With Our Introductory Rate Promotion

PFCU VISA

0% APR*
FOR 6 MONTHS



Open a PFCU credit card between Oct. 1 and Nov. 30, 2021 and receive 0.00% APR on retail purchases and balance transfers for 6 months.

Credit card accounts opened between 10/1/21 through 11/30/21 will receive 0.00% APR for 6 months on retail purchases and balance transfers. After the promotional time frame expires, remaining balances will migrate to the standard APR applicable on your account. Contact us for complete details. *APR=Annual Percentage Rate

Let Your Fingers Do The Banking

Sign Up for Text Banking on the PFCU Mobile App

Text banking allows you to send text messages and receive important information about your account. To enroll in Text Banking, log into your mobile app and then click on "Accounts." A menu will then appear on the screen. Click on "Text Banking" and then follow the prompts.

Enrolled members receive the following services from PFCU: (1) You can text message requests and receive text message replies on the available balance on accounts of enrolled memberships. (2) Members can enroll in eAlerts and select to have the alerts sent to them in the form of a text message directly to your mobile phone.



SavvyMoney – Free Access to Your Credit Score and Report



Did you know you can get FREE ongoing access to your credit score and credit report? You can get that and much more with PFCU's SavvyMoney Credit Score. To manage and view your credit score for FREE, simply log onto Online Access.


My Accounts
View → Credit Score

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

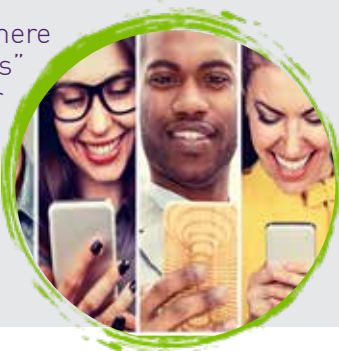
New Look for Online Banking

Our Online Access and Mobile App have a new look. The features you enjoy are still there plus new ones:

Favorite accounts - Choose which accounts you want to see front and center when you log in.

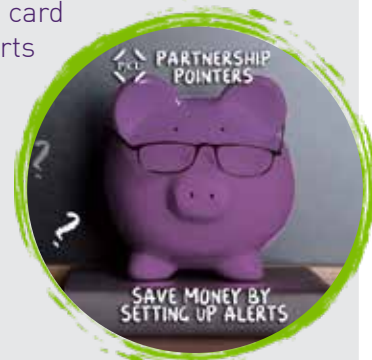
Favorite features - Set features you want to see along with your favorite accounts, such as quick transfer.

Search transaction history - There is a new "search transactions" box where you can enter an amount, part of the description, a check number, or any other text that appears in the transaction list to find matching items.



Partnership Pointers

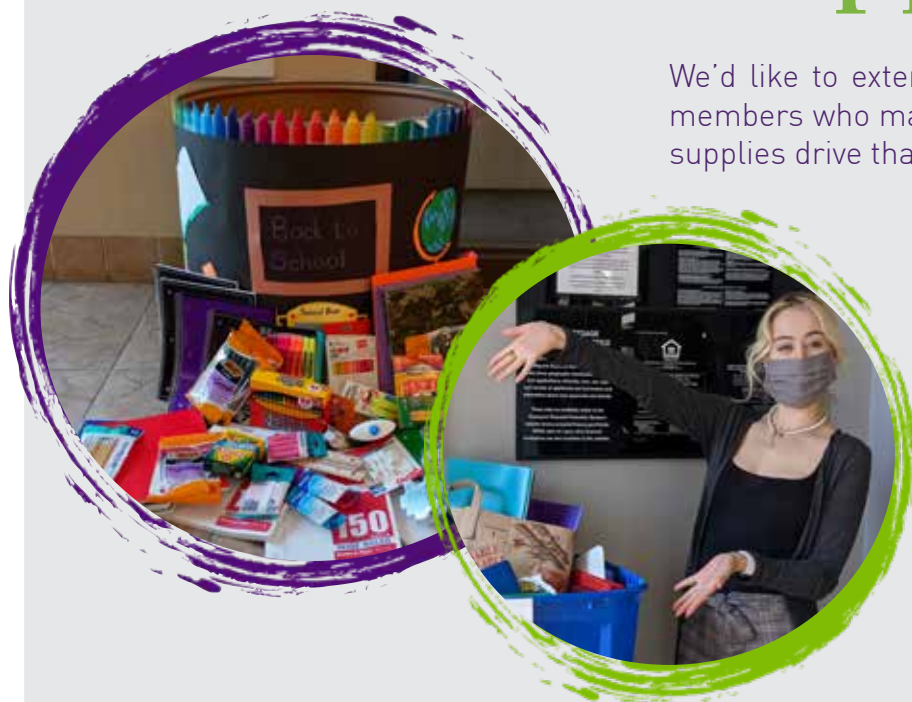
You can avoid missed payments, overdraft fees, and other costly mistakes by signing up for text or email alerts from your financial institutions and credit card companies. These alerts can remind you about payments, alert you to large transactions, and more. It doesn't take long to sign up for alerts and it can save you money by avoiding late fees.



You can read more Partnership Pointers by following us on Social Media on Tuesdays.

Thank You For Supporting Our School Supplies Drive

We'd like to extend a heartfelt thank you to all of our members who made a generous donation to our school supplies drive that ran from August 9 - 27, 2021.



"Generous support from our community has enabled us to provide substantial opportunities to students and your support furthers this effort in meaningful ways. Your contribution provides a living example to our youth that our community is supportive and caring. We are grateful for your support."

Sandra Bradford
President, Board of Education
Barrington 220 Community Unit School District

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



Did You Know You Could Refinance a Car Loan and Save Money?

Do you feel that the interest rate on your auto loan is too high? Refinancing a car loan could save you a significant amount of money. Auto loan refinancing is the process of a financial institution paying off your current loan and issuing you a new one with a different interest rate. The term generally remains the same: if you had 48 months left to pay on your original loan, you will have 48 months left to pay with your new loan.

In most cases, people seek to refinance their car loan to lower their monthly payments. You can achieve this in several ways.

One way to get a better rate is if your credit score has improved since you took out the loan. If it has, you may qualify for a lower interest rate.

Another way to get a lower rate is simply by refinancing at a financial institution that has better rates. Many consumers have financed their car through their car dealer. After discovering their rate is too high, they will refinance their loan with their credit union that offers better rates.

Another way to lower your rate is to make sure you are aware of your credit union's promotions. If the qualifying rate you have at the dealer is the same as the rate your credit union is offering

there may not be a benefit in refinancing. However, if your credit union is offering a lower rate or if it is running a refinance promotion where they may reduce your rate by 1% – 2% APR, then you should consider refinancing with them.

A new, lower rate will reduce the total interest charges you pay over the life of the loan and save you money. How much can you save in interest by refinancing? It all depends on the amount of the loan, the remaining term, and your interest rate. Consumers have saved hundreds, and sometimes thousands of dollars in interest by refinancing.

There are some things to be aware of. Lowering your payment doesn't always save you money. If you tell a lender that you are looking to lower your monthly car loan payments, they might try to do this by extending your loan term. Although you will be paying less per month, adding more months on to your loan will most likely result in paying more in interest over the remaining term of the loan.

However, if your lender allows you to extend your loan term and gives you a lower interest rate, you may be able to lower your monthly payments and pay less in total for your car loan. Be careful and make sure you ask them to show you how much you will now be paying in interest in comparison to your original loan.



www.mypfcu.org ☎ 847.MYPFCU1 / 847.697.3281



Staff Training Day | Thursday August 12th

Holiday Office Closures 2021*

DATE	HOLIDAY
Monday, Oct. 11th	Columbus Day
Thursday, Nov. 11th	Veterans Day
Thursday, Nov. 25th	Thanksgiving
Friday, Nov. 26th	Thanksgiving Observed
Saturday, Nov. 27th	Thanksgiving Observed
Friday, Dec. 24th	Christmas Eve
Saturday, Dec. 25th	Christmas Day
Friday, Dec. 31st	New Year's Day Observed
Saturday, Jan. 1st	New Year's Day

*PFCU observes all federal holidays.

New PFCU Location at Triton College



We are also proud to announce the newest PFCU Satellite location at Triton College in Building C, next to the bookstore. The office is currently open Tuesdays and Thursdays from 8:30 am - 4 pm for in-person member service. We plan on expanding service hours in the near future.

An ATM is available directly across from the credit union. Additionally, there are two designated parking spaces for PFCU members located to the left of building C next to the Follet Bookstore sign.

2000 5th Ave., River Grove, IL 60171, Bldg. C

Shred Days!

Our Barrington, Des Plaines and Morton Grove offices hosted successful shred days. More than 474 members dropped off their shredding totaling 23,149 pounds. Skates, the mascot for the Chicago Wolves, also attended and helped out. Skates signed autographs after making a transaction at his favorite credit union!

Everyone at PFCU would like to thank our very generous members for their donations that benefited Community Food Pantries.



**FOLLOW US ON
SOCIAL MEDIA!**



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 information.



**PFCU
Community
Corner**

\$13,300 Donated to Community Charities in 2021!

More than \$13,000 has been donated in 2021 to various charities throughout the community. To learn more about these charities, please visit <https://www.mypfcu.org/charitable-donations/>



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.

