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Did you **rack up some debt** during the holidays?

Save Time and Money by Consolidating Your Bills with our Bill Bundler Loan



Save Money

- With **rates as low as 8.99% APR***, you will be sure to save money. Are your credit card rates that low?
- With a **fixed term**, your debt will be **paid off in 12-24 months**. With a credit card, you may be carrying that debt over a long, undetermined period of time and will be paying more in interest.

Save Time

- Having one convenient place to pay will save you time.

Borrow between **\$500 - \$2,500**
at **8.99% APR*** for 12 Months

Borrow between **\$2,501 - \$5,000**
at **10.99% APR*** for 12 Months

Apply online at **www.mypfcu.org** or call **847.697.3281** and ask for a loan officer

*APR = Annual Percentage Rate. Rates, terms and conditions subject to change and will vary based on creditworthiness and qualifications. Payments calculated at 8.99% APR with a term of 12 months, equate to a principal and interest payment of \$43.72 per \$500.00 borrowed. Payments calculated at 10.99% with a term of 24 months, equate to principal and interest of \$23.30 per \$500.00 borrowed. Other rates and terms available. Rates are subject to change.

Soar to New Heights

Reach Your Financial Goals This Year With Our Low Balance Transfer Rate

PFCU VISA
3.99%
APR*

FOR 15 MONTHS

when you transfer an existing balance to your PFCU Visa Credit Card between February 14, 2022 and May 15, 2022.



No Balance Transfer Fee!

APR = Annual Percentage Rate. Balance transfers completed 2/14/2022 through 5/15/2022 will receive 3.99% APR for 15 months from the date of transfer. After the promotional time frame expires, remaining balances will migrate to the standard APR applicable on your account. Call us at 847.697.3281 for details.

The 2022 PFCU Rising Star Scholarship

PFCU is officially looking for applicants for the Rising Star Scholarship. Applications are **due Friday, March 18, 2022**.

We are awarding **up to \$3,000 to graduating high school seniors** who are **Passionate, Focused, Charitable and Unique**. Applications are available on our website at **www.mypfcu.org** or at any of our offices. We will be accepting applications through March 18, 2022. Recipients will be notified after April 20, 2022.



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.

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

Don't Blow Your Chance at Getting Your Dream Car!

Finance a new or pre-owned vehicle today with a PFCU Vehicle Loan. We offer competitive rates as well as personalized, fast and friendly service that makes borrowing from PFCU easy and convenient.

We refinance vehicles also!

If you already have financed your automobile loan with the car dealer or another financial institution, please call a Loan Officer at **847.697.3281** to see what your qualifying rate is at Partnership Financial Credit Union.

We may be able to save you some money!

Apply online at www.mypfcu.org.



**PFCU Annual Membership Meeting is Thursday, Feb. 24th at 5 pm
in our Morton Grove office, 5940 Lincoln Avenue.**

ALL MEMBERS ARE WELCOME!

Make Car Shopping Simple With PFCU's WheelZone



The auto show and your local car dealerships are not the only place to see the latest car trends. Start shopping today for new and pre-owned vehicles at **www.myPFCUWheelZone.com** where it's "Car Shopping Made Simple."

You can do research on new or pre-owned vehicles, compare models, makes and pricing all in one convenient place. You can also locate dealers and use the finance calculator to estimate your monthly payment.

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



Warning: Scammers May Use Your Child's Identity?

This advice may sound like it is coming from a place of paranoia, but it really is solid advice and could save you and your children a lot of headaches down the road.

Because of all the different types of cyber-crime happening, you should run a credit report on your children well before the time that they would be looking to get credit. It's up to you as to what exact age that you want to start running a periodic credit check on them, but as early as 10 years old isn't too young. After explaining why you want to do this, you may even want to start at an earlier age.

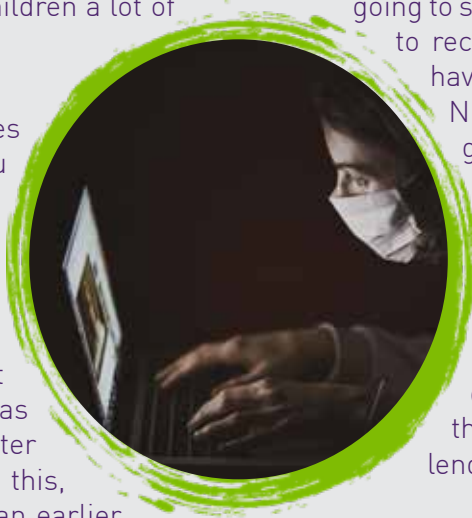
The primary reason that you should run a credit report on your children is to prevent identity theft so that no one else can hijack their Social Security Number. By running a credit report on your child at an early age, you are basically taking the steps to electronically bind four pieces of information together that makes your child uniquely them so that it makes it much more difficult for fraudsters to hijack any of their personally identifying information. You're tying together your child's name, Social Security Number, birth date, and place of residence and creating a digital footprint that will be difficult for an adult-aged fraudster to take over.

If anyone does get a hold of your child's social security number and tries to take over their

identity and/or get credit in your child's name, there will be some mismatching data that is going to show up to the lender that they're trying to receive credit from. The fraudster may have the right name and Social Security Number that they're trying to use to get credit, but if you've established that your child's Social Security Number belongs to a 10 year old, a 20-something fraudster is going to have difficulty passing himself or herself off as your child. Additionally, it's likely that the fraudster will use a different address than your own and that will set up another red flag to the lender that they're trying to obtain credit.

You can use the same website that is available to adult consumers to order the credit report. The website is www.annualcreditreport.com, or if you are a PFCU member, you can use SavvyMoney, which gives you free access to your credit score and report. While it is recommended that adults use this website every four months and rotate the bureau that you pull from each time, when you make the initial credit pull for your child, you should select all three of the bureaus to pull from. You want to make sure that the name, Social Security Number, birthday, and address are populated across all of the major credit bureaus at the same time.

Once you've established and linked your child's data across the different credit bureaus, you only need to pull reports every couple of years to feel confident that their information is safe.



 www.mypfcu.org  847.MYPFCU1 / 847.697.3281



Staff Training Day | Thursday August 12th

Holiday Office Closures 2022*

Monday, January 17 Martin Luther King Jr. Day

Monday, February 21 President's Day

Friday & Saturday, April 15-16 Spring Holiday Weekend

Saturday, May 28 Memorial Day Observed

Monday, May 30 Memorial Day

Monday, June 20 ... Juneteenth Observed

Saturday, July 2 ... Independence Day Observed

Monday, July 4 Independence Day

Saturday, September 3 Labor Day Observed

Monday, September 5 Labor Day

Monday, October 10 Columbus Day

Friday, November 11 Veterans Day

Saturday, November 12 Veterans Day Observed

Thurs., Fri., & Sat., Nov. 24-26 Thanksgiving Weekend

Saturday, December 24 Christmas Observed

Monday, December 26 Christmas Observed

Saturday, December 31 New Year's Eve

*PFCU observes all federal holidays.

Partnership Pointers

It's never too late to start saving money. It doesn't matter how much you save, **the point is to save something**. This will accomplish two things.

First, you will get into the habit to not spend everything you make. Second, it adds up over time. If you save just \$20 a week, that's \$1,040 a year. That, in addition to any interest you are earning, will add up! **Saving does not require large amounts of money; it requires a habit.**

You can read more Partnership Pointers by following us on social media on Tuesdays.



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

\$28,350 Donated to Community Charities in 2021!

More than \$28,000 was donated in 2021 to various charities throughout the community. To learn more about these charities, please visit <https://www.mypfcu.org/charitable-donations/>