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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 through May 15, 2022.



No Balance Transfer Fee!

APR = Annual Percentage Rate. Balance transfers completed 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.

Make Your Dreams Soar With a 1.99% APR* HELOC!

Take advantage of the equity in your home to do what you want! With Spring here, now may be the ideal time to start home improvements. You can also use your Home Equity Line of Credit (HELOC) to pay for other personal reasons. PFCU has the equity plan to fit your needs.

Save Money with Our Low Rate: 1.99% APR* HELOC Loan Special for 12 months. Rates as low as 4.00% APR thereafter. No annual service charge.

Apply online at www.mypfcu.org or If you have questions, please call a Financial Services Representative / Loan Officer at **847.697.3281** or email loans@mypfcu.org.

Subject to qualification. Restrictions Apply.

*APR =Annual Percentage Rate



NMLS #409351



\$9,750 Donated to the Ukrainian Effort



PFCU members and staff raised \$9,750 and collected carloads of supplies for the Ukrainian effort. All seven PFCU offices contributed to the collection that ran from March 7 – 18, 2022.

"Thank you to all of our generous members and employees who donated to the Ukrainian collection," said Mary Ann Pusateri, CEO of PFCU. "We'd like to give special recognition to the staff and students at Fairview School Dist. 72 and Park View School from Dist. 70 for their substantial donations. We are grateful for the heartfelt contributions and for our considerate members. This was a great community effort."

The operation was a success due to the PFCU partnerships with Meest-Karpaty Shipping and Supply Company and The Selfreliance Foundation Fund created by Selfreliance Federal Credit Union. The foundation did not take any fees in channeling donations. All monetary donations are tax-exempt under IRS 501(c)3.



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

Don't Throw Cash Away! Become a Homeowner Today!

Looking For A Home? Your Monthly Mortgage Could Be Less Than Your Rent!



With a PFCU 1st Mortgage Loan, you can purchase a home with a minimal down payment. Also, **first time homeowners may be eligible for down payment or closing cost assistance up to \$6,000.**

Call us today at **847.697.3281** and ask to speak with a loan officer or visit our website at **mypfcu.org/loans/first-mortgages** for more information. *Additional restrictions may apply.

Life Happens Loan



Just when it seems like everything is under control, "life happens." It's those unexpected emergencies that come up, such as a sudden house repair, a car repair, or you may need a new furnace. We can help with our Life Happens Loan.

**Borrow between \$500 - \$2,500
at 7.99% APR* for 12 Months**

**Borrow between \$2,501 - \$5,000
at 10.99% APR* for 24 Months**

Payments calculated at 7.99% APR with a term of 12 months equate to a principal and interest payment of \$43.49 per \$500.00 borrowed. Payments calculated at 10.99% APR with a term of 24 months equate to a principal and interest of \$23.30 per \$500.00 borrowed. Other rates and terms available. Rates are subject to change. Subject to qualification. Restricts apply.
*Annual Percentage Rate.

Shred Days Coming

2022 Shred Days are on the following dates with a **new time: 12-3 pm!**

This year, in conjunction with our Shred Days, we are also collecting non-perishable food for the organizations listed below. If you would like to donate, please bring food items on shred day. Thank you in advance for your generosity.

Friday, April 22 (Earth Day)

2701 N. 25th Avenue, **Franklin Park**
Donating to – *Leyden Family Services*

Friday, June 10

455 W. Northwest Hwy, **Barrington**
Donating to – *Barrington Food Pantry*

Friday, September 16

5940 Lincoln Ave., **Morton Grove**
Donating to – *Niles Township Food Pantry*



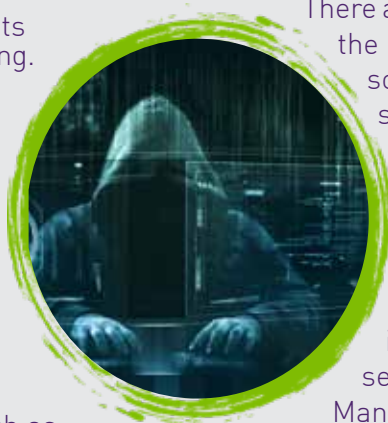
For Financial Tips, valuable information and more, check out our blog — LEARN!



Beware of Scammers & Their Tactics

Cybercriminals try to trick you into giving them personal information through an email, a phone call/voicemail, or a text message. Be aware of:

- A business or sender you don't recognize.
- Unfamiliar links or attachments asking you to click on something. Never click on an unfamiliar link or attachment!
- Misspelled words and poor grammar.
- Scare tactics and urgent language.
- Subject lines that don't make sense. Generic greetings, such as "Hello" or "Dear Sir or Madam" and not your name.



A common scam is when the caller/emailer is claiming to be a legitimate company. There was a recent story where people received phone calls from someone claiming to be from ComEd. They said that the person did not make their current payment and the power is going to be turned off. To

stay current, the customer is told they can make a payment through Zelle. However, ComEd does not accept payments through Zelle. This is a scam to acquire a debit card number.

There are also similar email phishing scams where the scammer poses as Amazon, Microsoft, or some other well-known company. The email states to call a number or else they will be charged a fee for a specific dollar amount. The scammers try to convince you to grant them access to their computers.

If you see an email in your inbox and think it's a scam, you can always hover over the sender's name to see their email address. Many times, the name is close, often just changing one letter, symbol, or number, to try to convince you that you are interacting with a trusted source. Other times, it could just be random words or numbers. When in doubt, call the legitimate company before opening the email.

To learn more about scams and current fraud trends, please visit the Federal Trade Commission at www.consumer.ftc.gov.

The 2022 Rising Star Scholarship

Scholarships will be awarded to high school seniors graduating in the Spring of 2022. We are excited to announce that 33 applicants have moved forward for review by the PFCU Scholarship Committee. Recipients will be awarded up to \$3,000 with a total distribution of \$33,000. The winners will be announced in May.

Are you or someone you know going to be graduating high school in 2023? Scholarship applications will be available on our website at www.mypfcu.org in the first quarter of 2023.

We will also be posting reminders on social media, so please make sure to follow us on Facebook, Twitter, Instagram, and Linked-In.



www.mypfcu.org 847.MYPFCU1 / 847.697.3281

INSIDETHECU | PFCU Work Anniversaries



MARIA MONTECILLO

April 27, 2002 - 20 Years

THEO PARMAKIS

May 8, 2017 - 5 Years

MAUREEN O'NEILL

June 11, 2012 - 10 Years

JASMIN COLLAZO

June 19, 2017 - 5 Years

Holiday Office Closures 2022*

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.

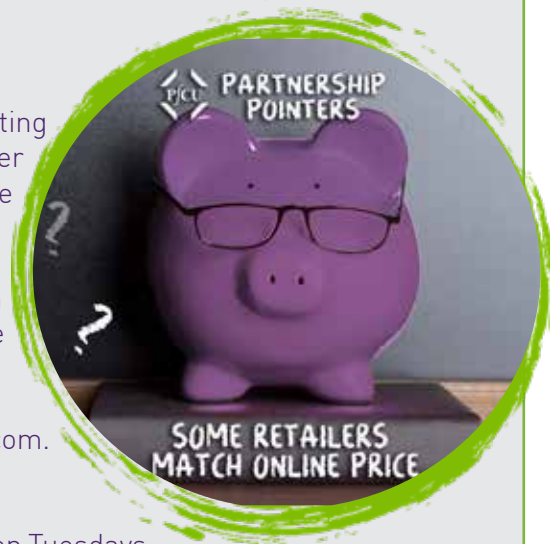
Partnership Pointers

Some major retailers, including Best Buy, Target, and Staples, are adopting online price-matching. Each participating retailer has a list of other retailers they will match with certain limitations, such as only one online price match per customer, will apply.

To get your price-match, you must show an employee the retail price on your mobile device or bring a printed page. This is a great way to save some substantial money, especially on big ticket items.

For more information, read this article from Rather-Be-Shopping.com. #mypfcu

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.

FREE Secure Storage of Files with Virtual StrongBox

Save all PFCU transaction receipts in your Virtual StrongBox (VSB). Access your VSB via Online Access or mobile app. Watch the video at [youtube.com/watch?v=ECNPVIA_VhU](https://www.youtube.com/watch?v=ECNPVIA_VhU) to learn more about Virtual StrongBox and what it has to offer PFCU members.

You can find VSB when you log onto Online Access under Member Services or on our Mobile App under More. Start storing your important documents today!



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.

