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Use the Equity in Your Home to Beat The Winter! Get Your House Prepped with our Low Rate HELOC



Beat The Winter
Home Equity Line of Credit

2.99%^{APR*}
For First 12 Months

Prep your house for the winter now while the weather is still nice.

*APR = Annual Percentage Rate

LEARN MORE!

While the weather is still nice, now is the time to prepare your home for the winter. Save money with our low rate HELOC. You can use your loan for things like buying a new furnace, snow blower, windows, or gutters. You could also use it for doing home repairs, such as getting a new roof, tuck pointing, insulating the attic, and more. Actually, you can take advantage of the equity in your home for other personal reasons as well. PFCU has the Home Equity Loan to fit your needs.

•2.99% APR* HELOC Loan Special for 12 months.

- Will adjust to standard contract rate thereafter. Rates based on prime lending rate at the time of adjustment.
- No annual service charge.

If you have questions or wish to apply for a Home Equity Loan, please call us at 847.697.3281 and ask to speak to a Loan Officer.

*APR = Annual Percentage Rate. Subject to qualification. [Complete details at mypfcu.org/loans/home-equity-loans/](https://mypfcu.org/loans/home-equity-loans/)



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New Visa Debit/Credit Card Transaction Alerts

Coming soon! PFCU & VISA will be offering additional ways to contact you when there is a need to verify VISA Credit or Debit Card transactions.

In the event that a non-typical transaction shows up on your PFCU Credit or Debit card, Visa will now call, text, or email you to verify that the transaction is legitimate.

Most importantly, always protect yourself against card

phishing scams. You should NEVER give your card number or any other personal or sensitive information out to anyone. VISA will know your card number, expiration date, and will NEVER ask you to provide the number.

Please check your contact information with us in person or online, where you can make updates if needed. You can also verify your contact information by phone at 847.697.3281. To maintain the highest security



standards, updates to personal contact information can only be made in person at an office location or by logging into online banking.

Get a Jump on Holiday Shopping and Enjoy a Low APR! Open a PFCU Visa Credit Card and Receive 1.99% APR For 6 Months on Purchases



Credit card accounts opened through November 30, 2022 will receive a 1.99% APR for 6 months on retail purchases. Our PFCU Visa Credit Card is Unbeatable:

- Standard **Fixed** Card Rates **as low as 11.80% APR***
- No annual service charge | No balance transfer fee

If you have any questions or wish to apply for a credit card, please call us at 847.697.3281 or visit any PFCU location. Apply online at www.mypfcu.org.

Standard PFCU underwriting guidelines apply. Credit card accounts opened between October 1, 2022 and November 30, 2022 will receive a 1.99% APR for 6 months on retail purchases. After promotional time frame expires, remaining balance will migrate to standard APR applicable on your account. Offer does not apply to balance transfers or cash advances. Subject to qualification. *APR = Annual Percentage Rate.

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

Another Year of Successful Shred Days

To help members combat identity theft, PFCU held three Shred Days in 2022. Members brought their paper documents with sensitive data to PFCU and watched it get loaded and then shredded in a shredding truck. Each Shred Day was also a food drive for a local food pantry. Here is a recap of 2022's Shred Days:

Friday, September 16 | Morton Grove Office

135 members dropped off 9,000 pounds of shred and the food drive was for the Niles Township Food Pantry.

Friday, June 10 | Barrington Office

We had just shy of 100 members drop off 5,645 pounds of shred! The Barrington Township Food Pantry was the recipient of the food drive.

Friday, April 22 | Franklin Park Office

138 members dropped off 5,100 pounds of shred. PFCU employees fought the rain, wind, and cold to make it successful. Food donations went to Leyden Family Services. Thank you to Tom Brimie from the Unity in Community Foundation for his assistance.



Chat Now Available on Our Website & Online Banking

We're excited to announce our new, easy to use chat feature! Simply click on the chat button at the bottom of our website or online banking and type your question. Chat will be available:

- **Mon - Fri: 7 am - 10 pm CST**
- **Saturday: 7 am - 4 pm CST**

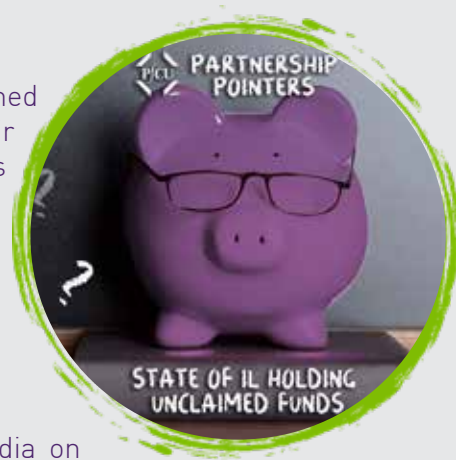


Partnership Pointers

The Illinois State Treasurer is holding more than \$3.5 billion in unclaimed funds. They hold lost funds until they are claimed by the owner or their heirs. Common types of unclaimed property include: checking/savings accounts, uncashed payroll checks, uncashed stock dividends/certificates, insurance payments, customer deposits, uncashed death benefit checks and life insurance proceeds.

To see if you have funds held, visit the state Treasurer's website at: <https://bit.ly/3V2ueD5>.

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



Oct. 20th, International CU Day



International Credit Union Day exists to raise awareness and celebrate what makes credit unions unique. This year's theme looks toward empowering members and communities to build a better financial future with PFCU.

We exist to serve our members. If there is any way we can help you with your financial future, please visit with one of our Financial Service Representatives.

Please visit any of our PFCU locations on Oct 20th for a small treat in appreciation for your membership. Thank you for being a PFCU member.

Digital Wallets Will Arrive in December 2022



PFCU is proud to announcement that in addition to Apple Pay, Google and Samsung Pay digital wallets will arrive in December 2022. With digital wallets, you can make quick and secure payments online or in stores with your mobile device. You'll have peace of mind knowing your payment information is never shared with merchants or stored on your device. Please make sure to check your upcoming emails and our website for an announcement.



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.



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.



For **FINANCIAL TIPS**, valuable information and more, check out our blog — **LEARN!**



New Scams and Security Awareness



The latest scam is a phone call from someone posing to be the Fraud Department of a financial institution, such as PFCU. The fraudster will question the person on recent transactions and then ask for the last 8 digits of the person's debit/credit card. This is a scam! Please note, PFCU/VISA or any other financial institution will never ask a member for their card number.

In addition, fraudsters are finding a way to have the caller ID display the financial institution's phone number or a number that is similar. If you receive a call from someone claiming to be from a financial institution and are not sure if it is true, hang up and call your financial institution to make sure it is them calling.

While there are new scams like these, the older scams have not gone away. Be on your guard and look for phishing scams with emails and text messages. Phishing is when a fraudster pretends to be a trusted contact and encourages you to give access to sensitive information, account details, or credentials. Just one click on a link to a fake website can give them your login and password. After they steal your information,

they can get control of your savings account, email and more. Some things to watch out for are:

- High-pressure language and scare tactics
- Misspelled words
- Requests to click on links or attachments
- Suspicious links. The URL should include the company name and website domain (mypfcu.com, for example). Always be cautious of shortened URLs from services, for example, bit.ly or tinyurl.com.
- Fake email address – most companies use a short code to send text alerts, not an email address
- Emails may be from a look-alike domain and not a legitimate firm or company.
- Unfamiliar alerts that you did not sign up for.

If you are in doubt if an email or text is legitimate, do not click and do not reply. Call the company using contact information on their website.

Another thing to remember is to guard yourself against check fraud. While physical checks are still needed for some transactions, they are subject to fraud when stolen or lost. You can help prevent unauthorized access to your online accounts by:

- Reducing the use of checks by using online bill pay
- Enrolling in eStatements
- Regularly monitoring your account and promptly report unauthorized activity

And finally, remember to update your operating systems and web browsers on all your devices regularly. This will help avoid viruses, scams, and other threats.

INSIDETHECU | Testimonials From Members



"**VIVIAN** was wonderful to work with. She was polite and helpful, and continued to work with me to help me solve multiple issues until they were resolved!" --**Monica**

"I have been banking at the credit union since it originally opened as BAE. It just keeps getting better and better. **LYNNE** in the Barrington office is professional and friendly. She has helped me so many times and always with a smile. What a wonderful place to bank!"

--**Carol**

"I would like to send a shout out to some very special people at the credit union. **SHERRY, SUSAN, HEIDI,** and **ELIZABETH** has been so very helpful to me since my membership began. I want to say thank you so very much, you are the best!"

--**Dwain**

Holiday Office Closures 2022*

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.