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Your Money is Safe at PFCU



Letter from the CEO

Your Money Is Safe, Secure, and Insured At PFCU



Dear Members,

We are very proud of our financial strength, and we are honored that you have chosen to place your trust in PFCU. In light of the recent banking news, we want to reassure you that your money is safe and secure at PFCU. Please note:

PFCU's latest examination by the Illinois Department of Financial and Professional Regulation (IDFPR) received the highest rating possible.

PFCU recently underwent its annual audit from Wipfli LLP and received an unqualified audit opinion, meaning no concerns were noted.

With our roots dating back to the 1940s, PFCU's long standing commitment as a trusted financial partner is

stronger than ever. Our balance sheet is very healthy and well diversified. Our investments include member loans, government bonds, and federally insured deposits at other financial institutions.

Your deposits are insured under the federal government by the National Credit Union Administration (NCUA). No credit union member has ever lost a penny of insured funds.

We hope this alleviates any concerns you may have. Again, we thank you for being a member and for placing your trust in PFCU.

Sincerely,

Mary Ann E. Pusateri / CEO

Glenview Office Is Permanently Closing

As a reminder, the Glenview office will close on Friday, April 14th at 3:00 pm.

PFCU has 3 nearby, full-service offices to serve the Glenview area. Two of these offices house 24-hour night drops and are equipped with drive-thru's that open a half hour earlier at 8:30 am than office lobbies, which open at 9:00 am. Furthermore, digital services are available 24/7, which includes mobile deposit. The Glenview team will be onsite to assist you in a smooth transition. And rest assured, all Glenview team members will retain their employment with PFCU.

Morton Grove | With DRIVE-THRU and NIGHT DROP
5940 Lincoln Avenue | 4.5 miles south and just east of Glenview

Evanston
2522 Green Bay Road | 6 miles east and just south of Glenview

Des Plaines | With DRIVE-THRU and NIGHT DROP
58 E. Northwest Hwy | 8 miles southwest of Glenview



Dreaming of Owning a Home?

Up To **\$10,000** for down payment or closing cost assistance*

Don't Throw Your Money Away. Become A Home Owner.

Your Monthly Mortgage Payment Could Be Lower Than Your Rent.

LEARN MORE!

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. Your monthly payment could be less than your rent, so you'll be saving money and building equity! Plus you can enjoy the benefits and freedoms of home ownership. ***First time homeowners may be eligible for down payment or closing cost assistance up to \$10,000.** PFCU also offers mortgage refinance programs that may meet your financial needs.

For more information, please call us at 847.697.3281 and ask to speak to a mortgage team member.

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

2023 Shred Days With Food & Pet Drives



Protect yourself from identity theft by getting your documents shredded at one of PFCU's Shred Days. The 2023 Shred Day schedule will be as follows and are from 12:00 noon – 3:00 pm:

- **April 28:** Franklin Park
- **June 2:** Barrington
- **September 15:** Morton Grove

For each Shred Day, we will also be collecting for a local food pantry and animal shelter. Please check your upcoming emails for details on items that the pantry and shelters need.



Write a Review On
Partnership
Financial Credit Union

On
Google

Help PFCU Help Others

Have you had a positive experience at PFCU? Has a team member gone above and beyond the call of duty? Then consider writing a review on our Google Business pages. This will help get the word out so that PFCU can help others as well. Just type in the review web address of the office you visited into your browser and it will take you where you want to be to write a review. Thank you!

Barrington: <https://g.page/r/CQNGnCdTRvXWEB0/review>

Des Plaines: <https://g.page/r/Cet2zNoQAVRGEB0/review>

Evanston: <https://g.page/r/CfCs6z35w2xEB0/review>

Franklin Park: <https://g.page/r/CbmmMplHYGswEB0/review>

Morton Grove: <https://g.page/r/Cel7f4r1ViBrEB0/review>

River Grove: <https://g.page/r/CdDABGxaT4FhEAl/review>

Auto Lease Buyout: When Your Lease Is Up, Keep the Car You Love! Let PFCU Help You.



You and your vehicle have been through a lot. If you're not ready to return it when the lease is up, consider an auto lease buyout. It's a great way to stay in your car and get a great deal. PFCU can help you! Here's how:

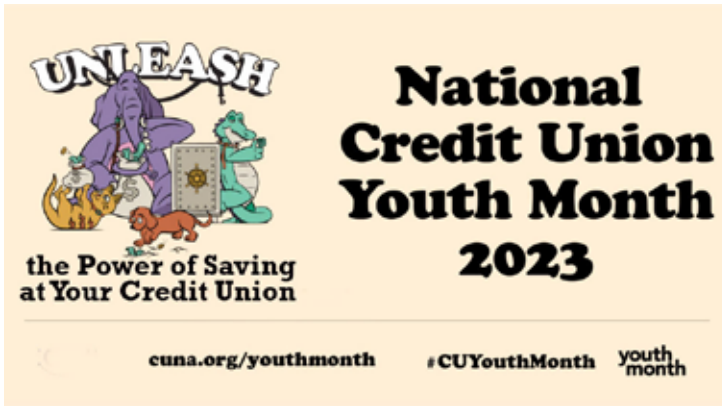
Rates: With PFCU's competitive rates, buying out your lease could be more affordable than you think.

Flexibility: PFCU has a variety of terms, up to 84 months*.

Fee FREE: PFCU does not charge a fee to buyout a lease.

If you have questions, please call a Loan Officer today at 847.697.3281.

*84 month term available on 2022-2024 model years with a credit score of 625 or greater. Subject to qualification. Restrictions apply.



April is National Credit Union Youth Month, the time each year when credit unions teach and encourage kids to develop strong financial habits. This year's theme is "Unleash the Power of Saving at Your Credit Union." We have two products designed for youths to do just that.

Kids Club Account Savings Accounts For Ages Birth to 18

PFCU will deposit \$1.00 for each "A" a student receives on their report card (for grades K-12 and a maximum deposit of \$5 per report card). At the time of opening, each child receives a gift.

Dividends are paid quarterly. Dividend Rate – .30%, higher than a regular Savings Account!

Open a Kids Club Account by visiting one of our offices and bring the child's social security card.

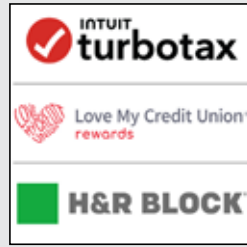
Teen Checking Account PFCU Visa Debit Card for 13-17 Year-Olds

The Teen Checking Account is for ages 13-17, which starts children off at a young age to learn fiscal responsibility. The minor will be the primary owner and a parent/legal guardian is required to be a joint owner. Benefits include no minimum balance, mobile app with check deposit, and text alerts.

Also, check out our helpful videos at <https://www.mypfcu.org/financial-wellness/> for teens on managing money.

Tax Solution Discounts

Tax Day is April 15th. If you haven't filed yet, we are happy to bring you member discounts on tax prep solutions this tax season!



Save up to \$15 on Turbo Tax federal products. New H&R Block clients save \$25 on in-office tax prep services and returning clients get the Tax Identity Shield® add-on for FREE (\$35 value).

Get your discounts at: <https://taxservices.lovemycreditunion.org/>

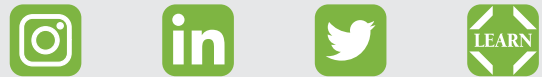
Partnership Pointers



Set up a monthly budget that includes expenses and a contribution to your savings. The leftover amount will be your all-cash diet to use for personal expenses. Once you are out of cash, you will

have to wait for next month before you can spend. Track spending and keep notes to see if there are changes you can make.

You can read more Partnership Pointers by following us on social media every other Tuesday.



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.

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



Don't Act on Emails/Texts That You Were Not Expecting

We would like to remind you to always be cautious as the world is experiencing a rise in phishing scams. If you receive an email from a PFCU employee that you were not expecting, please do not click on a link embedded in the email or input user name and password. Contact PFCU at 847.697.3281 to verify the legitimacy of the email.

In addition, fraudsters are finding a way to have the caller ID display PFCU's phone number or a number that is similar. This is called "spoofing." If you receive a call from someone claiming to be from PFCU and do not recognize them to be a PFCU team member, once again, hang up and contact us at 847.697.3281 to verify. These fraudsters posing as PFCU will be acting with a sense of urgency, as if an issue has to be immediately resolved. Don't be fooled by this tactic.

Cybercriminals are sending emails with links that lead to fake websites. These websites look real, but if you were to visit these websites, you will be asked for your



personal information and cybercriminals will then use this information for their own malicious purposes. Please read the following tips to stay safe from similar scams.

Never click a link in an email that you aren't expecting. Instead, open your internet browser and navigate to the organization's official website.

Even if the sender's email address is from a trusted domain, the email could be fake. Cybercriminals can gain access to trusted domains or make them appear official so that their scams seem believable.

When you receive an email, stop and look for red flags. For example, watch out for emails that were sent outside of business hours and emails that contain spelling or grammatical errors or the need is urgent. Double check the sender's email address.

Never ever give out your username or passwords or allow someone to access your mobile phone or computer by way of sending you a link pretending to be Microsoft, Norton, PFCU, or another financial institution.

Free Financial Wellness with Free Webinars

PFCU wants to remind you of our new financial wellness page on our website at [mypfcu.org/financial-wellness/](https://www.mypfcu.org/financial-wellness/).

This page will have links to free webinars and recorded webinars, videos, articles, worksheets, and more. This is all free to you for being a PFCU member. Please make sure to check back often as we will be updating the page regularly.

Our next FREE webinar is:
Wed., May 10, 2023 | 2:00 – 2:45 pm CST
"Understanding Credit Reports and Scores"
Register for the webinar at

<https://www.mypfcu.org/financial-wellness/>

Webinars are hosted by our partners at GreenPath.

And don't forget, you can get free ongoing access to your credit score and credit report by signing up for SavvyMoney at:
<https://www.mypfcu.org/eservices/credit-bureau-information/>

SavvyMoney – Free Access to Your Credit Score/Report

Protect and manage your credit by using Savvy Money online or on your PFCU app. Get free ongoing access to your credit score and credit report. Plus, learn to read your credit score, factors that impact it, and how to strengthen it. Plus, you'll have custom recommendations to improve it along with personalized offers. Stay Secure:

- Receive monitoring alerts (notification of changes)
- Identify credit bureau errors
- Review personalized tips
- See best rates available for you based on your score
- Check payment history, credit usage, and dispute your report.

signing up for SavvyMoney at:
www.mypfcu.org/eservices/credit-bureau-information/

www.mypfcu.org ☎ 847.MYPFCU1 / 847.697.3281

INSIDETHECU | Testimonials From Members



*"**VIVIAN** walked me through each step explaining the process in detail as we proceeded. She exhibited all of the traits of a customer service professional and she closed with an open invitation to contact her for future needs." --John*

*"Amazing professional experience always! **SUSY** at the Glenview location goes out of her way with a smile & will help solve any issue working tirelessly to get it done.." --Valarie*

*"My experience with **NATASHA** was excellent; she was extremely helpful in getting me a loan. She went above and beyond to secure it for me!" --Protelo*

Holiday Office Closures 2023*

Friday and Saturday, April 7-8	Spring Holiday
Saturday, May 27	Memorial Day Observed
Monday, May 29	Memorial Day
Monday, June 19	Juneteenth
Tuesday, July 4	Independence Day
Saturday, September 2	Labor Day Observed
Monday, September 4	Labor Day
Monday, October 9	Columbus Day
Friday and Saturday, November 10-11	Veterans Day Observed
Thursday, Friday & Saturday, Nov. 23-25	Thanksgiving Weekend
Saturday, December 23	Christmas Weekend
Monday, December 25	Christmas
Saturday, December 30	New Year's Weekend

*Holidays determined by the 2023 Federal Holiday Calendar with the exception of the Spring Holiday. PFCU is closed Thanksgiving Friday and some Saturdays in conjunction with a Federal Holiday in order for our team members to enjoy time with their families.