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## Cure The Summer Time Blues With a PFCU Personal Loan



It's Summer, and you have many things that you'd like to do: take a vacation, fix up the house, pay off some bills, and more. If you're a little short on funds to do these things, you may have a case of the "Summer Time Blues." Don't worry, PFCU can fix that with our affordable "Cure The Summer Time Blues Loan."

These special loan rates are lower than most credit cards.

**Borrow between \$500 - \$2,500**

**As low as 9.99% APR\* for 12 Months**

*Pay as little as \$220 per month  
for \$2,500 borrowed!*

**Borrow between \$2,501 - \$5,000**

**As low as 10.99% APR\* for 24 Months**

*Pay as little as \$233 per month  
for \$5,000 borrowed!*

Payments calculated at 9.99% APR with a term of 12 months, equate to a principal and interest payment of \$43.96 per \$500.00 borrowed. Payments calculated at 10.99% with a term of 24 months, equate to principal and interest payment of \$23.30 per \$500.00 borrowed. Other rates and terms available. Rates are subject to change. Minimum credit score of 625 required.

# Congratulations to our 2023 Rising Star Scholarship Recipients!



Not pictured: Ellie, Brooke, Haley, Liam, William, Ashlyn, Thomas, Giavana, Kelly, Isabela, Hanna, Anna, Kevin, Taylor, Emma, Vanesso, Rose, Ella, Kelsey, Mac, and James.

We are pleased to announce 45 recipients of the 2023 Rising Star Scholarship Program. PFCU awarded a total of over \$40,000 in scholarship funds to the deserving students. The recipients, all high school seniors, can use their scholarships at an accredited college, university, vocational, or trade school of their choice. Applicants were evaluated on academic performance, financial need, and leadership abilities, including community involvement.

“PFCU is proud to introduce our 2023 scholarship winners,” announced Betty Fallos, Director of Member Experience. “We are delighted to support these students as they transform today’s dreams into tomorrow’s realities. We look forward to great things from this tremendous group of future leaders.”

We are also looking forward to awarding more scholarships in 2024! To be eligible, applicants have to be graduating in the Spring of 2024 and they or their parent/guardian must be a member of PFCU by August 1, 2023. For details about the 2024 Scholarship, check back in January 2024.

Access your accounts using these contact methods:

 [www.mypfcu.org](http://www.mypfcu.org)  
Online Access

 PFCU  
Mobile App

 Mobile Check  
Deposit

 24/7 Telephone Teller  
833.MYPFCU1  
833.697.3281

# Balance Transfer: Receive 0% APR for 6 Months

when you transfer non-PFCU credit card balances to a new or existing PFCU Visa Credit Card



**PFCU VISA CREDIT CARD**

Save Money With a Balance Transfer!

**0% APR\***  
FOR 6 MONTHS

Transfer a credit card balance to a PFCU Visa Credit Card

**APPLY TODAY**

APR\* = Annual Percentage Rate

**Example:** If you have a **\$5,000 balance** on your credit card with a rate of **24%**, you might **pay \$600 in interest** over the next 6 months. If you did a **\$5,000 balance transfer at 0%**, you could **save \$600!**

**Transferring is SIMPLE!** To get started, call a Loan Officer today at **847.697.3281**.

Don't Have a PFCU Visa Credit Card? That's OK, you can **APPLY TODAY** at [mypfcu.org](http://mypfcu.org). Our credit card is unbeatable:

- Standard Fixed Card Rates as low as 11.80% APR\* after 6 months
- No annual service charge
- Low balance transfer fees

Subject to qualification. Standard PFCU underwriting guidelines apply. 0% promotional rate is valid for 6 billing cycles from the date of transfer. After 6 billing cycles, the APR for the unpaid balance will revert to your standard rate based on your initial credit card agreement. 0% offer does not apply to any new purchases or cash advances made on your PFCU Visa Credit Card during this period unless you pay the entire account balance in full each month by the payment due date. Minimum credit score restrictions apply. There is a 1% Balance Transfer Fee. \*APR = Annual Percentage Rate.



## Last FREE 2023 Shred Day

**Friday, Sept. 15 | 12:00 - 3:00 PM | 5940 Lincoln Ave., Morton Grove**

Protect yourself from identity theft by getting your documents shredded at our last Shred Day of the year. **We will also be collecting for a local food pantry and animal shelter on Shred Day.** Please check upcoming emails for details on items needed.

## U.S. Postal Service: Do Not Send Checks Through the Mail



Americans wrote 3.4 billion checks in 2022 and many of them end up in the U.S. Postal Service to pay bills. The U.S. Postal Service is warning its users to not put checks in the mail because many are being stolen. The Postal Service reports that complaints of mail theft doubled in 2021, and banks report that check fraud jumped to 680,000 in 2022, up from 300,000 the year before. Data on your credit union or bank checks can be used by sophisticated scam artists who can also change the name of the payee and even the amount on the check.

If you must mail a check, avoid the mailbox and bring the envelope directly into the post office. Pay by credit card, not debit, as the credit card method is always the safest because you have the most legal recourse and the most amount of time in the event a transaction goes wrong.

Better yet, play it safe and sign up for PFCU's FREE online Bill Pay. Enjoy the peace of mind knowing that you don't have to worry about having checks being stolen and your identity being compromised. Bill Pay offers an added level of protection as there is no member information or account number on a Bill Pay check. Furthermore, by using online Bill Pay, you will save money on postage stamps as they continue to increase in price.








**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.

## Latest Scam: Cybercriminals Are Using Obfuscated Links



A new technique that cybercriminals have developed is to steal your information using something called “obfuscated links” to show IP addresses instead of websites. Obfuscated links are URLs (Uniform Resource Locator, which is the web address) that have been modified to hide the real location of a website.

Cybercriminals send an urgent email that appears to be from a legitimate source and prompts you to click on a link. The link seems legitimate, but hovering over it shows an IP address instead of a URL. Without a URL, it's nearly impossible to verify if the link is legitimate. If you open the link in your browser, cybercriminals can download malware onto your device or redirect you to a malicious website.

Follow these tips to stay safe from similar scams:

- When you receive an email, stop and look for red flags, especially when the sender is unknown. Also, watch out for emails with different reply-to and sender addresses.
- Before you click on a link, hover your cursor over it. If it shows a numeric IP address, it could be a link to a fraudulent site.
- Be cautious of urgent requests. Cybercriminals try to catch you off guard and get you to act impulsively.
- The best course of action is to take no action at all.

If you are concerned about an email, bring it to the attention of a trusted family member, friend, or PFCU.

# Win a \$100 Gift Card on “I Love My Credit Union Day”

Friday, July 28th is **I Love My Credit Union Day**. People throughout the credit union movement are coming together that day to share why they love credit unions. That’s the goal of the **#ILoveMyCreditUnion** campaign, an annual, one-day event that saturates social media with positive credit union stories.

To join in the celebration, please stop by any of our offices on July 28th to get a special treat. We’ll also be giving away “I Love PFCU” stickers that you can wear or pass along to your children to show your support for PFCU and credit unions.

Also, members will have an opportunity to win a \$100 gift card from the Illinois Credit Union League. To enter, please post your reasons on why you love your credit union on Facebook or Instagram. Please see below for more details. There are 10 chances to win!

Thank you, members, for all of your support!



*SAVE THE DATE*  
**JULY 28, 2023**

**SHARE YOUR CREDIT UNION LOVE STORY!**

**ENTER TO WIN A \$100 GIFT CARD!**

**FOLLOW & TAG US IN YOUR POST:**



**@ILOVEMYCREDITUNION**



**@\_ILOVEMYCREDITUNION**

**USE THE HASHTAG:**

**#ILOVEMYCREDITUNION**

10 winners will be selected randomly for participating using <https://commentpicker.com>. Participants must be following us, share their credit union love stories on the same platform, and tag us in the caption of the post. Be sure to use the hashtag: #ILoveMyCreditUnion!

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



# Preventing Elder Financial Abuse



Elder financial abuse is when someone illegally or improperly uses an elder's money or belongings for their own use. The elderly are easy victims for financial abuse for several reasons, including mental impairments. A perpetrator will take advantage of these issues to gain control of the elderly person's finances.

It most commonly occurs with adult children, but it can also occur in nursing homes or from financial caregivers, such as those with power of attorney, a trustee, guardian, conservator or a "new friend" that is possessive and controlling over your loved one. In nursing facilities, the staff may steal a resident's checkbooks or credit cards or trick a resident into signing forms that transfer ownership of homes, bank accounts, etc., without their knowledge. The person may also pressure the resident into adding them to their will.

Financial abuse can be difficult for a victim to identify. Here are some things to watch for:

- Sudden changes in their bank and credit card accounts, such as adding new names.
- Finding unpaid bills, collection letters, or past due notices from creditors, even if the person has the money to pay the bills.
- Previously uninvolved relatives showing up and claiming their rights to an elder's possessions.
- The sudden transfer of assets to someone outside the family.
- A change in spending habits, such as no longer wanting to go shopping.
- Acting worried or stressed out about money.

Scams are also a form of elder financial exploitation. Scammers will call or email with a story, or prey on an impairment, such as memory loss, to convince an elderly person that they did not pay a bill and then demand that they send money.

Please note, you can report suspicion of elderly financial abuse, even if it's not confirmed by taking these steps:

- If the suspected victim is in immediate danger, call 911 or the police.
- Call the Adult Protective Services (APS) number: 1-833-401-0832.

- If the suspected victim is in a long-term care facility, contact a Long-Term Care Ombudsman Program in your state.
- Financial exploitation often involves legal issues. To find a lawyer that works with elder law, refer to this consumer resources directory from the National Academy of Elder Law Attorneys, Inc.
- If you believe you've become a victim, contact the National Elder Fraud Hotline at 1-822-372-8311. They will provide you a case manager to help you.

If you're a senior worried about becoming a victim, the NCEA offers these tips to prevent it:

- Reduce the opportunity for phone scams. Register with the national Do Not Call registry. Visit [DoNotCall.gov](http://DoNotCall.gov) or call 1-888-382-1222 from the phone number you wish to register.
- Consult with an attorney or trusted family member before making a large investment or purchase.
- Protect personal information by shredding bank documents, credit card receipts and financial records before throwing them away.
- Run a background check if you're hiring in-home care.

The Consumer Financial Protection Bureau (CFPB) offers several ways families can help prevent elder financial abuse, including:

- Use technology to stay connected by enrolling your loved one in mobile banking notifications to alert them every time a transaction is made or whenever their balance falls below a certain amount.
- Families should have a contact person at the elder's nursing facility and familiarize themselves with the policies and procedures for managing money. This includes knowing how the staff protect your loved one's finances, including checkbooks, ATM cards and computer files.

Recovering from financial exploitation can be a long and tedious journey. The first step is to file a report with the FTC at [www.ReportFraud.ftc.gov](http://www.ReportFraud.ftc.gov). The next steps depend on how the money was sent; if you sent it via debit or credit card, for example, you should call the bank and report the fraud immediately and ask them to reverse the transfer.

Be alert and stay safe!

[www.mypfcu.org](http://www.mypfcu.org) ☎ 847.MYPFCU1 / 847.697.3281

# School Supplies Drive From July 17 thru Aug. 4



As in year's past, PFCU will be running a school supplies drive for local students in need. The drive will run from July 17 thru August 4. You can drop off your school supplies donation at any PFCU office. Thank you, members, who have donated in the past.

Items requested:

- Notebooks
- Pencil Pouches
- Glue Bottles/Sticks
- Crayons
- Black/Blue/ Red Pens
- Erasers
- Tape
- Post-Its
- Ziploc Bags (Qt. or Gal.)
- Pencils
- Plastic Pocket Folders
- Yellow Highlighters
- Markers
- Fiskars Scissors
- Back Packs
- Art Supplies
- Play Doh
- Rulers

## Online Access Now Available in Spanish

You can now view Online Access (home banking) in Spanish by setting your Internet Browser language to Spanish in the browser settings.

**STEP 1:** Open up a browser. Click on the 3 dots on the top right (or 3 lines in Firefox). A drop-down box will appear. Click on "Settings."

**STEP 2:** The Settings box will open up on the left side of the page. Click on "Languages."

**STEP 3:** Click on "Add languages." A box will pop up. Scroll down and click on "Spanish" and it will now be added to the list of preferred languages.

**STEP 4:** Click on the 3 dots to the right of Spanish. A box will pop up. Click on "Move to the top."

You'll have to close the browser and then open a new one and go to [www.mypfcu.org](http://www.mypfcu.org) and click on "Login" under "Online Access."

## Free Financial Wellness with Free Webinars



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

This page will have links to free live 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:**

**Wednesday, July 19, 2023 | 2:00 – 2:30 pm CST**

*Preparing Your Finances for Back to School*

Register for the webinar at <https://www.greenpath.com/wellness-education/preparing-your-finances-for-back-to-school/>

Webinars are hosted by our partners at GreenPath.

## Cash Limit on Saturdays



Please **allow a 48 hour advance notice when you need to withdraw \$2,500 or more in cash on Saturdays.**

For security reasons, we limit cash withdrawals on Saturdays. Keep in mind, PFCU Debit/ATM cards have a \$500 daily cash access. For your convenience, we have two offices that are open on Saturdays:

• **Morton Grove** | 5940 Lincoln Avenue

• **Franklin Park** | 2701 N. 25th Avenue

# INSIDETHECU | Testimonials From Members



**TIFFANY | Evanston**

*"TIFFANY is absolutely amazing!! She is so patient, knowledgeable, helpful and kind. It has truly been incredible working with her. PFCU has the best employees ever!! This is my new favorite bank." —Erica*

**ELIZABETH | Barrington**

*"PFCU, wow, I never had such an easy and pleasant experience with a bank before, the staff here is amazing and a special shout-out to loan officer ELIZABETH, I couldn't have asked for a better person to handle my loan, seriously considering changing Banks to PFCU!" —Chad*

**LORI | Franklin Park**

*"I just wanted to take the time to show appreciation for LORI and the job she did on securing me a loan! Under difficult circumstances, she took charge of my loan situation and helped me secure the resources needed! Lori took an interest in my personal financial situation and went to bat for me during loan review!" —Paul*

## Holiday Office Closures 2023\*

<b>Saturday, September 2</b>	Labor Day Observed
<b>Monday, September 4</b>	Labor Day
<b>Monday, October 9</b>	Columbus Day
<b>Friday and Saturday, November 10-11</b>	Veterans Day Observed
<b>Thursday, Friday &amp; Saturday, Nov. 23-25</b>	Thanksgiving Weekend
<b>Saturday, December 23</b>	Christmas Weekend
<b>Monday, December 25</b>	Christmas
<b>Saturday, December 30</b>	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.