



IN THIS ISSUE

<p>PAGE 1</p> <ul style="list-style-type: none"> • Home Equity Line of Credit <p>PAGE 2</p> <ul style="list-style-type: none"> • Your Code Word 	<p>PAGE 3</p> <ul style="list-style-type: none"> • How to Avoid Financial Impersonation Scams <p>PAGE 4</p> <ul style="list-style-type: none"> • Balance Transfer 0% APR For 6 Months • Partnership Pointers 	<p>PAGE 5</p> <ul style="list-style-type: none"> • Debit Card Control • CU Kind Day <p>PAGE 6</p> <ul style="list-style-type: none"> • Loan Payment Options • FedNow 	<p>PAGE 7</p> <ul style="list-style-type: none"> • Safeguard Yourself Against Student Loan Scams <p>PAGE 8</p> <ul style="list-style-type: none"> • Inside the CU • Holiday Closures • Follow Us On Social Media
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Beat the Winter with a Home Equity Line of Credit

3.99% APR*

Minimum Line Amount- \$25,000
Minimum Draw - \$25,000

Owner-occupied, primary residence only. Non-owner occupied and/or investment properties do not qualify for the introductory APR special of 3.99% and are subject to variable rates based upon the Wall Street Journal prime rate.

* Annual Percentage Rate

Beat the Winter with a PFCU Home Equity Line of Credit

Use a Home Equity Line of Credit Loan (HELOC) to prep for the winter with a new roof, a new furnace, new windows, tackle home repairs, or treat yourself to a snowblower. You can also use your loan to pay off credit cards, consolidate debt, finance home improvement projects, or to use however you wish. We have an equity plan to fit your needs.

HELOC LOAN SPECIAL

- **3.99% APR* HELOC INTRODUCTORY RATE FOR 12 MONTHS**
-The interest rate will adjust to standard contract rate thereafter.
Rates are based on the prime lending rate at the time of adjustment.
- No annual service charge.

Questions? For detailed information, please contact one of our loan officers at 847.MYPFCU1/847.697.3281 or loans@mypfcu.org.

APPLY TODAY

Disclosure: INTRO RATE: For each of your billing cycles for 12 months, the monthly Periodic Rate for new transactions will be an APR of 3.99%. Beginning with the first day following the introductory period, the Periodic Rate and the corresponding APR* for all transactions and balances will be based upon your contracted rate which will be a variable rate based upon *The Wall Street Journal* prime rate which was 8.50% as of 10/1/2023, but will never be more than 18.00% APR* or less than 4.00% APR* for transactions with a loan to value ratio equal to or less than 80.00%. Your APR* will be based on several factors, including your credit history/score, loan to value ratio, property type, and lien status, as disclosed. Your first billing cycle after the date of the Agreement may be less than a full or complete billing cycle. No other discounts apply to the Intro Rate.

APR = Annual Percentage Rate. Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications, and collateral conditions. Minimum initial loan advance of \$25,000 required. Minimum advances thereafter are => \$1,000. Owner-Occupied, primary residence only. Non-owner occupied and/or investment properties do not qualify for the introductory APR special of 3.99% and are subject to variable rates based upon The Wall Street Journal prime rate. All loans subject to approval and must meet PFCU lending guidelines. Existing PFCU loans are not eligible for the promotion.

The screenshot shows the 'Edit Personal Information' page in the online banking portal. The 'Code Word' section is highlighted with a yellow box. The page includes navigation menus, account management options, and a sidebar with various services like 'Go Mobile!' and 'Pay Loans Easily!'.

Please Create or Update Your Code Word in Online Access

On occasion, you may be asked for your private account code word before performing a transaction in person or over the phone to ensure your identity. You can create or update your code word in Online Access (home banking), on our mobile app, or in person at any PFCU office. In the interest of security, we will not be able to tell you your code word over the phone.

To create or change your code word via Online Access

1. Login to Online Access. If you need assistance with this, please contact us at **847.697.3281**.
2. At the top right of the screen, you'll see an orange circle with your initials on it. Click on it.
3. A drop-down box will appear. Click on "Personal Info & Settings." A menu will pop up in the middle of your screen.
4. Click on "Personal Information".
5. You will be asked to verify your identity by getting a one-time verification code via email or a text. (You may need to check your junk folder for the email.) Click on "Send Code." A box will appear saying, "Enter Your Code."
6. Go to your email or phone to find the code.
7. Type in your code in Online Access where it says, "Enter Your Code".
8. From there, find the "Your Code Word" box to enter a new code word or edit your existing code word.

To create or change your code word via Mobile App

1. Sign in to the app. If you need assistance with this, please contact us at **847.697.3281**.
2. At the top right, there is a white circle or your picture if you uploaded one. Click on it.
3. A menu appears. Click on "Personal Information".
4. You will be asked to verify your identity by getting a one-time verification code texted to your phone. Click on "Send Code." A box will appear saying, "Enter Your Code."
5. Go to your phone to find the code.
6. Type in your code where it says, "Enter Your Code."
7. From there, find the "Your Code Word" box to enter a new code word or edit your existing code word.

To create or change your code word via in person, visit any of our PFCU offices and we'll be glad to help.

Access your accounts using these contact methods:



Help For You to Spot and Avoid Financial Impersonation Scams

Knowing what a financial impersonation scam is

Financial impersonation scams are a type of fraud in which a scammer pretends to be a representative of a financial institution (FI) in order to obtain sensitive information or money from unsuspecting victims. These scams can be conducted via phone, text message, or email to trick the victim into providing their personal and financial information.

What a financial impersonation scam looks like

A common example of this scam involves the fraudster contacting the victim and claiming to be a representative from their FI. They may insist there is an issue or unauthorized activity with the customer's account. The scammer will then ask the victim to provide personal information such as their account number or PIN in order to resolve the issue. This then provides the scammer with access to the victim's account.

Another type of a financial impersonation scam involves the fraudster sending a phony email or text message that appears to be from the victim's credit union. The message may ask the targeted individual to click on a link or provide sensitive information to verify their account. However, the link will take the victim to a fake website, resembling their FI's website, that is actually intended to steal their personal and financial information.

How to protect yourself against financial text scams

To protect yourself from financial impersonation scams, it is important to remain vigilant when giving out personal or financial information. Be cautious when receiving unsolicited phone calls, emails, or text messages from individuals claiming to be from your FI. If you receive a suspicious message or call, contact your FI directly using an authenticated phone number or website to verify the request.

Some tips to avoid financial scams:

- **Never click on links on texts or emails in a text or email notification.** Instead, go to the FI's website (even if you've signed up for text alerts). Use the website address listed on your statements or that you've previously bookmarked and check for any alerts on your account.



- **If you get a robocall or call from someone claiming to be from your financial institution, hang up.** Then contact your FI in a way you know to be legitimate, either online or by calling the phone number on your statement or debit card.
- **Never provide account data or personal info.** Your FI will never ask for your PIN, password, or one-time login code in a text message. If you receive a text message asking for personal information, it's a scam.
- **Don't rely on caller ID.** AARP points out, that scammers can use technological tricks to display actual bank/credit union phone numbers or even the name of the FI.
- **Be wary of a message or caller insisting that you take immediate action.** Scammers try to apply pressure to get you to act quickly to make it more difficult for you to think clearly.
- **When in doubt, seek assistance.** If you're unsure what to do in response to what appears to be an alert from your FI, stop and ask a trusted person— a friend, family member or coworker — to help you. And contact PFCU at 1-847-697-3281. We will be able to help and may be familiar with the scam.

Reporting financial impersonation scams

If you experience an impersonation attempt, **notify PFCU or the FI of the occurrence.** Include a screenshot of the text. If you lose money to this scam, contact us immediately — PFCU may be able to halt the transaction. **File a police report.** The documentation may be of value if there is some means of recouping your loss; for example, some home insurance providers offer fraud loss protection. PFCU is here to help.



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

Save Money with a Credit Card 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.

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. OR download the balance transfer form at www.mypfcu.org from the Visa page, complete the information and fax to 847.675.6847.

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

- 0% APR for 6 months on balance transfers
- Standard Fixed Card Rates as low as 11.80% APR* after 6 months
- No annual service charge
- 24/7 online account access
- Low balance transfer fees

APPLY TODAY

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.



Partnership Pointers:

Raise Your Retirement Savings When You Get a Raise!

Every time you get an increase in salary, the first thing to do is increase your automatic transfer to savings and/or increase your retirement contributions. You won't miss the money you never had. Plus, your future self will be thanking you.

Read more **Partnership Pointers** every other Tuesday, by following us on social media.



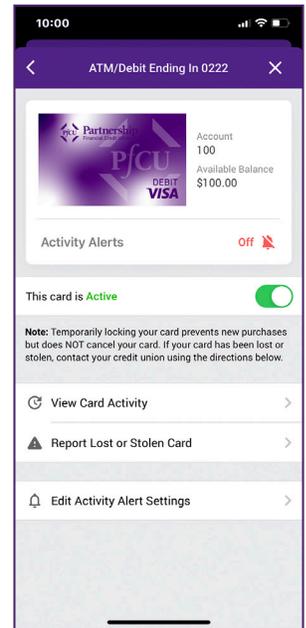
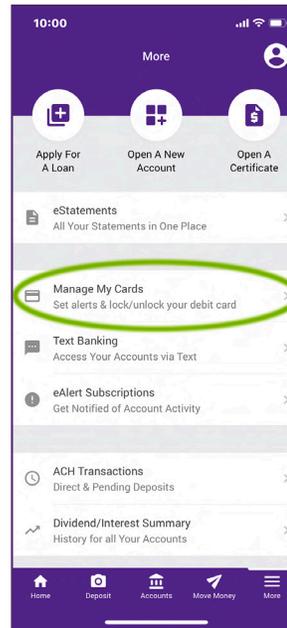
Manage Your Cards

You Can Be in Control of Your Plastics!

This FREE service gives you control and allows you to manage your debit card's usage, limiting the window of opportunity for fraudulent use. In the event of suspected fraud, this feature allows you the option to "Turn off/on" your ATM/Debit cards via your mobile app.

You can easily manage your debit card activity and security all from your mobile app. Under More > select Manage My Cards > it will take you to the image shown on the far right. You can:

- Temporarily lock and unlock your ATM/Debit Card
- View your transactions
- Report your card lost or stolen
- Edit activity alert settings



Don't forget to click 'Submit' if you're making a change. And while you're here, sign up for eStatements, text banking and eAlert subscriptions, as well.



CU Kind Day Donation Drive

Each year, credit unions across the country come together to celebrate **CU Kind Day**, a day when credit unions are **committing to spread kindness and credit union awareness by giving back to the communities we serve.**

October 9, 2023 marked PFCU's 5th year participating in CU Kind Day. PFCU Team Members hosted a **"Help Those In Need Donation Drive"** focusing on cold weather items for those in need within our local communities. Items included clothing, sleeping bags, warming gear, toiletries, and gift cards to grocery stores. This year team members and members joined together to donate to Leyden Family Service.

As you may know, the credit union philosophy is **"People Helping People"**. We believe that this mantra goes beyond just helping our members with their finances. We extend this philosophy to include helping our communities at large. We could not have had a successful donation drive without the generosity of our members. Thank you for helping us **help those in need.**



Ways to Make Your PFCU Loan Payments

PFCU offers several convenient ways to make payments on your PFCU Loans.

Automatic Clearing House (ACH) – Often referred to as “auto pay,” this is an automatic, electronic withdrawal that you authorize from your account at another financial institution (FI). The funds are transferred to PFCU and applied to your payment automatically each month.

Use Another FI's BillPay Program –

If you have a relationship with another FI, you may use their Bill Payment Service to make payments to your PFCU loan account.

Please be sure to use the following information:

- Address (58 E Northwest Hwy, Des Plaines)
- ABA (27198060)
- Full nine-digit account number

Transfer from a PFCU Account – From your online access, you can set up a transfer of funds from your PFCU checking or share account to your loan account, by using PFCU's Automatic Transfer of Funds option. You can set up a one-time transfer or a recurring transfer.

Repay – Recently, PFCU partnered with a service called Repay that offers the convenience of making loan payments with a debit card or ACH from another FI. In addition to making loan payments, using this service, you may view your PFCU loan balances, payment amount, due date, and payment history; make a one-time loan payment; schedule payments; create a PFCU Repay profile or use the one-time Guest Account Lookup; receive text reminders to alert you of your upcoming loan payments. You can also call PFCU to process your transaction at 847.697.3281. There is a \$4.95 Convenience Fee for using the service. Please visit www.mypfcu.org/loan-payment/ to sign up. For your convenience and to avoid fees, please consider setting up a recurring ACH payment through

PFCU. Any one of our staff members can assist you in setting up the recurring ACH.

By Mail – You can always mail your payment to us. However, the U.S. Postal Service is warning users to not put checks in the mail because your personal information, including your account numbers, is on the checks and many are being stolen, resulting in identity theft. PFCU agrees with this recommendation. If you must mail in your payment, please do not mail cash and deliver the mail inside a post office.

In Person – You may make your payments at any one of our five convenient locations by check or cash with anyone of our front line Member Service Representatives.

Direct Deposit – Upon receipt of the direct deposit funds into your account, funds for your loan payment are automatically transferred to your loan account.



FedNow– New Instant Payment Credit to Your Account

FedNow is an instant payment service developed by the Federal Reserve Bank which allows individuals and businesses to receive and send money immediately.

As of early Nov. 2023, members will only be able to RECEIVE funds to their PFCU checking accounts. We will let you know when you are able to send money via FedNow. You will need a PFCU checking account to use this service.

www.mypfcu.org 847.MYPFCU1 / 847.697.3281

📍 Barrington

📍 Des Plaines

📍 Evanston

📍 Franklin Park

📍 Glenview

📍 Morton Grove

📍 River Grove/Triton

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



Safeguard Yourself Against Student Loan Scams

From Our Financial Wellness Partner **fi GreenPath**



As we usher in fall, millions of borrowers are resuming their monthly student loan payments. Unfortunately, students aren't the only individuals with money on their mind. If you're a student or graduate, it's crucial to be aware of online scammers who target borrowers with the aim of cashing in. Here are some strategies for protecting yourself and your finances.

Recognize Common Scams

Safeguarding yourself begins with awareness. Here are some of the most prevalent student loan scams:

Advanced Fee: Scammers promise to reduce your loan balance or lower interest rates in exchange for an upfront fee. Legitimate loan servicers do not charge fees for federal student loan assistance.

Phishing: Scammers impersonate official loan servicers or government agencies through emails, websites, or phone calls, aiming to steal your personal information, including your Social Security number and financial details.

Forgiveness: Scammers claim to offer immediate loan forgiveness, even if you don't qualify. They may request payment for this service or try to steal your personal information.

Fake Loan Consolidation: Scammers may promise to consolidate your loans into a single, low-interest loan. They may charge fees or steal your identity during the process.

Verify Loan Servicer

This is an important step to take in general, as many loan servicers changed during the pandemic. Verify your loan servicer by visiting the official Federal Student Aid website. If you have private loans, review any correspondence you've received from your original loan servicer. You can also ask your school's financial aid office for help in finding that information or pull your credit reports at [AnnualCreditReport.com](https://www.annualcreditreport.com).

Use Two-Factor Authentication (2FA)

Enable two-factor authentication on your student loan account and associated email addresses. This added layer of security can prevent unauthorized access to your accounts, making it harder for scammers to breach your personal information.

Identify Red Flags

Some common warning signs of student loan scams can include:

1. **Unsolicited communication:** Scammers often initiate contact through unsolicited emails, calls, or messages.
2. **Requests for personal information:** Legitimate servicers won't request sensitive information like your Social Security number or bank/credit union account details via email or over the phone.
3. **Pressure tactics:** Scammers may pressure you to act quickly, claiming that opportunities are time-sensitive or urgent.
4. **Unrealistic promises:** Does an offer (such as immediate loan forgiveness) seem too good to be true? Chances are, it feels that way because it is.
5. **Poor grammar and spelling:** Messages or websites that include spelling or grammar mistakes should raise alarm. Verify the website address and defer to official sources such as the Federal Student Aid website.

Monitor Your Credit Report

You can obtain a free credit report from each of the three major credit bureaus (Equifax, Experian, and TransUnion) on [AnnualCreditReport.com](https://www.annualcreditreport.com). Review these reports carefully for any discrepancies, unfamiliar accounts or any unauthorized activity related to your student loans.

Report Suspicious Activity

If you suspect you've encountered a student loan scam or have fallen victim to one, report it at once. Contact the Federal Trade Commission (FTC) and your loan servicer directly (for federal loans, you can submit a complaint online).

Seek Guidance

If you're feeling overwhelmed by student loan repayment, take comfort in knowing you don't have to navigate this process alone. Connect with PFCU to see what additional security resources we can provide and consider free student loan counseling with our partner, GreenPath Financial Wellness, at [MY.GREENPATH.COM](https://www.MY.GREENPATH.COM). 877-337-3399



INSIDETHECU | Testimonials From Members

LYNNE | Barrington

"LYNNE is a real gem! She walked me through everything I needed to know about moving money into a CD. She is knowledgeable and very patient. The pleasure she derives from helping her clients is obvious. Lynne, thank you for all you did for me!" —Chris

SUSY | Evanston

"I have always had a great experience with SUSY at the Evanston office. She is very helpful and always has smile on her face and is super nice." —Fabiola

VIVIAN | Evanston

"I would highly recommend VIVIAN, her customer service skills and knowledge are top of the line. She went above and beyond helping me closing and opening my account, saving me time and completing this process with the most patience and kindness. Vivian is an asset for the institution! I would highly recommend to my family and friends. Thanks Vivian!!" —Diego

Holiday Office Closures 2023*

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
Monday, January 1	New Year's Day

*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.



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.