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Application Deadline Is March 1st

The 2024 Rising Star Scholarship Is Here!

We Are Awarding Up To \$3,000 Each To Graduating High School Seniors

Applications Due March 1st, 2024

Awarding \$44,000 in Scholarships

LEARN MORE!

The PFCU Rising Star Scholarship Program

PFCU is pleased to announce that we will be awarding **\$44,000 in scholarships in 2024** to deserving students with **up to \$3,000 awarded per recipient!**

The PFCU Rising Star Scholarship Program is an opportunity for graduating high school seniors to receive support for the future accredited college, university, vocational or trade school of their choice. Applicants will be evaluated on academic performance, financial

need, and leadership abilities, including community involvement.

To be eligible, applicants must graduate in the Spring of 2024. The applicant and/or parent/legal guardian must have established a membership with PFCU by 8/01/2023.

Complete details for the scholarship are on the [application](#).



Join PFCU's Holiday Club Now

Start Saving Today
for the
Holiday Season

Funds disbursed October 31st
directly to your savings account.

Apply online or
visit any one of our offices.

Save Now for the Holidays!

When the holidays roll around, do you ever wish you had saved more money during the year? You now can with our **Holiday Club Account**. Start saving today!

Funds are disbursed on October 31st directly to your Savings Account. There's only a \$5.00 minimum balance required to earn dividends. Maximum balance is \$6,000. Dividends are paid monthly, usually at a higher rate than regular shares. Your Holiday Club will automatically be ready each year to start saving again for next season.



Tax Solution Discounts

We are happy to bring you member discounts
on tax prep solutions this tax season!

Save up to 20% on Turbo Tax federal products.

Save up to \$25 on professional tax prep with H&R BLOCK.

Enter the Love My Credit Union Rewards Tax Time Sweepstakes. As a credit union member or employee, you can enter for a chance to win a \$1,000 Monthly Prize and \$10,000 Grand Prize!

LEARN MORE!

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



**Weather
The Winter
Personal
Loan**

Payoff credit cards,
consolidate debt,
and much more

APPLY TODAY

Get Through the Season With Our Weather The Winter Personal Loan

The holidays are over and the bills are in. If you need a little bit of help, consider a **PFCU Weather the Winter Loan**. You can use your low rate loan to:

- **Pay Off Credit Cards** – Save money by paying off those high rate credit cards with our low rate loan.
- **Consolidate Debt** – Save money with a lower rate and save time by having just one place to pay your debts.
- **Travel** – Escape to a sunny vacation spot or visit family at lower prices than during the holidays.
- **Winter's Wrath** – Make major auto repairs, buy a new furnace, or purchase a new snowblower.
- **Other Personal Expenses** – Whatever you need, our loan can help you.

Save money with rates that are lower than most credit cards!

Borrow between \$500 – \$2,500 | **As low as 10.99% APR* for 12 Months**

- Pay as little as \$221 per month for \$2,500 borrowed!

Borrow between \$2,501 – \$5,000 | **As low as 11.99% APR* for 24 Months**

- Pay as little as \$236 per month for \$5,000 borrowed!

Payments calculated at 10.99% APR with a term of 12 months, equate to a principal and interest payment of \$44.19 per \$500.00 borrowed. Payments calculated at 11.99% with a term of 24 months, equate to principal and interest payment of \$23.53 per \$500.00 borrowed. Other rates and terms available. Rates are subject to change. Minimum credit score of 625 required. *APR = Annual Percentage Rate.

For more information, ask to speak to a Loan Officer at 847.697.3281.



Learn About Your
Money Personality
And How
It Might Impact
Reaching
Your Goals

Upcoming FREE Financial Wellness Webinar

Webinars are hosted by our partners at GreenPath

Wednesday, February 28 from 12:00 pm - 12:45 pm CST

Understand Your Money Personality

[Register](#) for the Webinar.

Discover how your money personality and that of your financial partners can impact your ability to achieve New Year's financial resolutions.

Did you set a financial New Year's resolution such as saving for the future or paying down debt? Are you finding it difficult to reach your

goals with your current spending plan? Join us to learn how your money personality, and the money personalities of those you share financial decisions and responsibilities with, may impact your ability to reach your goals.

Member Notice

PFCU Annual Meeting

Thursday, February 22, 2024

5:00 pm

Franklin Park Office

2701 N. 25th Avenue

Franklin Park, IL

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



New Year, New Money Habits: Small Changes for Improving Your Financial Health in the New Year

From Our Financial Wellness Partner – GreenPath

The New Year is a time for powerful new beginnings. It also presents an opportunity to look at our everyday habits – whether those habits relate to our health and fitness or our money habits as we manage any financial challenges.

What is a habit? A good working definition is that a habit is a routine behavior that is repeated regularly and tends to occur without a lot of conscious thought. Many of us already have healthy habits that we do by routine – like brushing our teeth or washing our hands. We might also have healthy money habits. Carefully reviewing your credit card statements each month could be a habit you already have in place, for example. As the year gets underway, there are opportunities to reinforce healthy money habits that already work for you. And it's an opportunity to create new habits like writing down financial goals or building savings.

Make It a Habit

Building positive money habits can affect your entire wellbeing. Here are a few ideas to try as the new year gets underway.

1. Make a Goal (and Write It Down)

Goal-setting gives you direction. You can decide on your destination and make a plan to get there. This action might seem small, but it's not. Make it a habit to look at monthly finances and jot down one or two goals. The goal could be taking a bite out of your credit card balances or setting aside a small amount each month for a large purchase.

2. Set It and Forget It

You likely have many of your outgoing bills set to “automatic payment,” which is a positive money habit. Setting up “auto pay” on monthly utilities, cable, and other bills lets you be sure bills are paid on time.

Consider setting up “auto save” as well. If you set a goal to save for a big purchase, like the down payment for a car, automate monthly savings to help you achieve your goal. Set up automatic transfers or use direct deposit from your paycheck to automatically place funds in your goal account.

3. Spend with Care

Mindful spending is a powerful financial habit to build. If you don't already have one, build the habit of using a monthly spending or budgeting plan. You'll learn how much money you have to work with, the amount that is going out each month for bills and expenses, what you need to set aside for other bills and living expenses, and how much you can devote to your goal from each paycheck.

4. Deal with Debt

Think about your habits when using your credit card and when considering your total debt situation. Are most of your purchases made with consumer credit cards? What are your current credit card balances and other debt balances? Listing out all your monthly debt payments helps you stay aware and act if needed. If you are in the habit of only making minimum payments on your credit card balances or experiencing collection calls, consider learning about how a Debt Management Plan can get help support healthy money habits.

5. Celebrate Your Progress

As we noted, you likely have many positive habits already. That's something to be proud of, as you can apply those lessons to building new money habits. Make it simple. Tackle one habit at a time and celebrate your wins. The new year is sure to be a success when you tackle one habit at a time and make it work for you. Ready to build new money habits?

Our partner GreenPath specializes in helping people improve their financial wellness. [Learn](#) more about building healthy financial habits.



INSIDETHECU | Testimonials From Members

LYNNE | Barrington

"LYNNE was AWESOME! Walked me through several online account issues and fixed all of them. Even let me know how to make more money on my money. Polite, energetic, personable."

—Mike

ELVIA | Des Plaines

"ELVIA is great! I've had an account for 23 years, my parents even longer. Very helpful, and Elvia knows her stuff!"

—Elizabeth L.

SUSAN and CINDY | Des Plaines

"SUSAN and CINDY, have been of a great help in making my auto loan process perfectly easy and smooth. Thank you, PFCU."

—Tiaf A.

Holiday Office Closures 2024*

Monday, February 19 | Presidents Day

Friday & Saturday, March 29-30 |
Easter/Spring Holiday

Saturday, May 25 | Memorial Day Observed

Monday, May 27 | Memorial Day

*Holidays determined by the 2024 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 blog – "LEARN" – for valuable articles and information.

www.mypfcu.org 847.MYPFCU1 / 847.697.3281

📍 Barrington

📍 Des Plaines

📍 Evanston

📍 Franklin Park

📍 Glenview

📍 Morton Grove

📍 River Grove/Triton



Please Write a Review on Google When You Receive Outstanding Member Service— It's Easy!

If you've received top-notch service, please consider writing a review on Google. Although we are honored to be able to help you with your financial well-being, we know there are many other people that we can serve. The best way to get the word out is from your reviews.

Leaving a review is simple! Just find the office that you visited listed below and click on the link. It will take you directly to a field to write in your review. There's no need to hunt around, the link takes you right there!

You must have a Gmail account to leave a review on Google. If you do not, you can write a review on Facebook. **Thank you for spreading the good word on your credit union!**

Barrington: g.page/PFCU-BA/review

Des Plaines: g.page/PFCU-DP/review

Evanston: g.page/PFCU-EV/review

Franklin Park: g.page/PFCU-FP/review

Morton Grove: g.page/PFCU-MG/review

River Grove/Triton College: g.page/PFCU-RG/review

Leave a review on Facebook

<https://www.facebook.com/mypfcu.org/reviews>