

# The PFCU VOICE



SPRING 2024

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## CURRENT HAPPENINGS



## Our 2024 Shred Day Schedule

We have two remaining Shred Days scheduled for this year. Come by, protect yourself from identity theft and get your documents with sensitive information shredded at one of our Shred Days. Here are the dates and times:

- **Friday, May 31st: Barrington Office, 12:00 pm - 3:00 pm**
- **Friday, September 13th: Morton Grove Office, 12:00 pm - 3:00 pm**

There will be food drives taking place at both events, where we will be collecting non-perishable food donations. Please NO magazines, newspapers, or electronics.

The Franklin Park office held its Shred Day on Saturday, April 20th at North Park, part of the Park District of Franklin Park's Earth Day Celebration. There were 138 cars and walk-ups dropping off documents and paper that was shredded. Photos above were from this event.

**Mark your calendars and come on by!**



## Our 10 Year Anniversary Celebrations Have Begun!

**PFCU officially kicked off its 10 Year Anniversary celebration Monday, April 1st.** All PFCU employees were donning bright white polos highlighting the anniversary logo. The Morton Grove Office was decorated to celebrate the 10 Year Anniversary of Niles Township Schools Credit Union becoming Partnership Financial Credit Union. Each office gave away Rice Krispie Treats to loyal members stopping by for a visit.

There will be **celebrations throughout 2024 to recognize each founding office on their 10 year anniversary date of partnering with PFCU.** We will continue to give away a special 10 year anniversary item or treat each day. Here is the schedule:

**Wednesday, May 1st: Barrington Office** (formerly Barrington Area Educators Credit Union)

**Monday, July 1st: Evanston Office** (formerly New Trier Federal Credit Union)

**Tuesday, October 1st: Des Plaines Office** (formerly Vamco Credit Union)

We'll also be **celebrating the anniversary dates of two additional credit unions partnering with PFCU: the 3 year anniversary of Leyden Credit Union and the 4 year anniversary of Glenview Credit Union.**

Once again, all offices will be giving members a treat or anniversary item on:

**Monday, June 3rd: Franklin Park Office** (formerly Leyden Credit Union)

**Thursday, August 1st: Glenview Office** (formerly Glenview Credit Union)

**Thank you, members! Here's to 10 great years of PFCU!**



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

## NEW PRODUCTS &amp; PARTNERSHIPS



## Remember– Free Credit Score with SavvyMoney

We believe **your credit score is the “superpower”** that can pave the way for good financial health and help you achieve your dreams. That’s why we offer **SavvyMoney Credit Score**. By knowing what goes into calculating your credit score, you can make informed decisions to maintain a healthy credit score and make the best financial choices.

The best part? Credit Score is absolutely FREE! You can check and refresh your credit score, credit report and more every day without any negative impact on your score. You’ll receive monthly emails to inform you of Credit Score updates and changes from the previous month. To manage and view your credit score, simply log onto your Online Access > My Accounts > View > Credit Score.

**Unleash your financial superpower today!** Remember SavvyMoney– a comprehensive, user-friendly solution to empower you on your financial journey.

**savvymoney**<sup>®</sup>

LEARN MORE



**FOLLOW MY\_PFCU** for important tips, fun photos and social happenings at PFCU!



Start Shopping!

Use WheelZone every step of the way.

## Enhance Your Car Shopping Experience with WheelZone

Before you even step on the car lot, try our free car shopping website, [mypfcuwheelzone.com](http://mypfcuwheelzone.com), to shop for a vehicle. Research and compare new or pre-owned vehicles, use a monthly payment calculator and learn from WheelZone's many resources.

Speak with a PFCU loan officer about how we can approve you for an auto loan that fits your needs and your budget. You can find [current loan rates](#), get [pre-approved](#) and [apply online](#) for your auto loan. **We make buying a car easy with WheelZone!**



SHOP HERE

## Don't Miss Out on Savings from T-Mobile!

**PFCU members – make a simple switch and save BIG with T-Mobile.** Call now for your limited-time offer! As a member, you have access to a dedicated call center to make the switch easy: call a Mobile Expert or make an appointment for a Mobile Expert to call you.

**Call 877-520-1160 today to switch and save!**



SAVE NOW



Learn Strategies  
for Improving  
Your Financial  
and  
Mental Health

## Upcoming Free Financial Wellness Webinar

Webinars are hosted by our partners at GreenPath

### Real \$tories Live: Exploring the Link Between Mental and Financial Health

Wednesday, May 15th, 12:00 pm - 1:00 pm CST

This webinar features a lively discussion about tips, challenges, and resources when it comes to caring for our mental and financial well-being. The panel features GreenPath clients who have experienced their own journeys of improving their mental and financial health. Each of the panelists was a past guest on the podcast, Real \$tories: Journeys of Financial Wellness.

They will also chat with Personal Financial Expert and Author, Jasmine Paul, who breaks through the stigma of talking about mental health through her candid speaking-style.

#### Register Now and Learn

- Strategies for improving your financial and mental health
- How their guests overcame financial obstacles and improved their mental health
- How to turn financial challenges into triumphs

[REGISTER](#)

Unscramble these FINANCIAL PLANNING Words!

## LENDING



## Put Your Home to Work for You with a HELOC 3.99% APR for the First 12 Months

Often when people need a source of cash, they may refinance their mortgage. Since so many homeowners were able to obtain historically low mortgage rates over the past few years, this may not make sense for everyone.

Instead, **consider a Home Equity Line of Credit (HELOC)** to help with expenses. Like cash in your pocket, you can use your loan for whatever you choose:

- Home improvements
- Debt consolidation
- College tuition
- Other personal reasons

### 3.99% APR\* HELOC LOAN SPECIAL FOR 12 MONTHS

- Will adjust to standard contract rate thereafter. Rates are based on prime lending rate at the time of adjustment.
- No annual service fee.
- Minimum loan amount: \$25,000.  
Minimum draw amount: \$25,000.

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

[COMPLETE DISCLOSURE](#)

[APPLY NOW](#)

All loans subject to approval and must meet PFCU lending guidelines. 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.  
\*APR = Annual Percentage Rate.



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

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

📍 **Barrington**  
455 W. Northwest Highway

📍 **Des Plaines**  
58 E. Northwest Highway

📍 **Evanston**  
2522 Green Bay Road

📍 **Franklin Park**  
455 W. Northwest Highway

📍 **Morton Grove**  
5940 Lincoln Avenue

📍 **River Grove/Triton**  
2000 5th Avenue Bldg. C



## Honoring National Credit Union Youth Month

Teach Your Children  
Good Money Habits.

# Honoring National Credit Union Youth Month

**During the month of April, credit unions across the country have celebrated National Credit Union Youth Month** and National Financial Literacy Month. To honor both, here are ways to teach your youth good money habits to use anytime.

### **Help your children set savings goals.**

Children are more motivated to save their money if they have a specific goal in mind. Help them set their sights on something to save up for, remind them of their goal when they get an inclination to spend, and watch as they experience the thrill of accomplishment!

### **Use a clear jar for saving money at home.**

Use a clear jar for savings instead of a piggy bank at home. Tell your children, “Once the money reaches the top, you can use that money to buy something.” They will be able to monitor their progress, experience delayed gratification, and learn the importance of saving.

### **Play money management games.**

Board games like Monopoly or the Game of Life encourage kids to strategize—teaching them the importance of budgeting, saving, and planning for the future, all while masquerading as fun games.

### **Consider matching your child’s savings as an incentive.**

One of the reasons people save in their employer’s retirement plan is the company’s match. To motivate your children to save, use a similar method. If they’re saving for a particular item, consider offering matches when they hit certain savings milestones.

### **Open a PFCU Kids Club Account at PFCU.**

With lower fees and higher savings rates, a youth savings account at PFCU can help kids lay the foundation for future financial success. If you want to start saving for your child’s future, open a [Kids Club Account](#) at PFCU! Then when your child turns 13 you can transition into a [PFCU Teen Checking Account](#) that comes with a Debit Card.

### **Start saving for college now.**

The earlier you start saving for your kids’ higher education, the more time it will have to compound and grow—giving your kids a head start in funding their future education.

## FRAUD & SCAM PROTECTION



### Would you Recognize an Email Scam?

**Email scams account for 96% of all phishing attacks**, making email the most popular tool for the bad guys. Often, the scammer will disguise the email to look and sound like it's from your financial institution. **As long as you don't act on a message by clicking links** or attachments, you'll keep your information safe.

All you need to do is **spot the signs of a scam** before you click or reply.

#### Unusual Email Address

Slow it down. Does that look like an email address PFCU or any financial institution would use? Be wary of unexpected emails from addresses that aren't like the ones we typically employ.

#### Misspelled Words

Spot check! If you see misspelled words or odd grammar, they can be clear signs of an impersonator.

#### Scare Tactics

Don't panic. If an email uses scare tactics, such as urgent or threatening warnings of account closure or security breaches, you can safely assume it's a scam.

#### Suspicious Web Addresses (e.g. [www.amazon.com](http://www.amazon.com))

Hold up. We will never ask you to log in via an email link. Phishing emails use deceptive URLs to take you to malicious websites. Never click links that you weren't expecting.

#### Unexpected Attachments

We will never send an email attachment unless you have requested it. Attachments can contain malware that can compromise your computer or personal information. Never click on attachments in unsolicited emails which may be impersonating any financial institution.

#### What to do if you fall for a phishing email message

1. Change your email password if you clicked on a link and entered any sort of username and password into a fake site.
2. Contact your financial institution immediately.
3. Report the scam to the Federal Trade Commission, call 1-877-382-4357.
4. If you lost money, file a police report.

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

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2000 5th Avenue  
Bldg. C

## INSIDE THE CU



## Testimonials From Our Members

Members gave 5-star reviews to the following team members on Google

**LAUREN | Barrington** “I had a wonderful experience with **LAUREN** at the Barrington location. She was polite, knowledgeable, and really listened to what I needed. She found the best solution and made it so easy to make the changes.” —**Christina**

**LORI | Franklin Park** “Great experience! **LORI WILSON** was amazing and soooo helpful! She did everything for me for my car loan and made my experience so easy and stress free.” —**Catherine**

**SUSAN | Des Plaines** “Thank you, **SUSAN**, for the awesome customer service. I will be going to PFCU for all my banking needs (goodbye Chase). Excellent help, in securing a personal loan.” —**Linda**

**TIFFANY | Evanston** “I want to give **TIFFANY** a huge shout out for helping me refinance my vehicle! She helped me with understanding new things about financing and making smarter decisions financially! She made the process simple, easy. I can’t thank her enough for her help and hard work. It is because of her that I look forward to banking with PFCU!” —**Antonios**

## Holiday Office Closures 2024\*

**Saturday, May 25 | Memorial Day Observed**

**Monday, May 27 | Memorial Day**

**Wednesday, June 19 | Juneteenth**

**Wednesday, July 31 | IMPORTANT ALL DAY Closing –  
Employee Training and Appreciation Event**

\*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.