

The PFCU VOICE



SPRING 2025

IN THIS ISSUE

- 1 • Tuesdays With Tiffany – PFCU's Mortgage Loan Originator
- 2 • Multi-Factor Authentication Is Coming
 - Zelle Update – SUMMER 2025!
- 3 • Shred Days 2025 Schedule
- 4 • Build Your Monthly Spending Plan And 30 Days to a Better Budget
- 5 • Refinance Your Car and Save
 - Online Banking End-User License Agreement (EULA)
- 6 • Text Scam Alert
- 7 • Donation to Luries
 - Milestone Anniversaries
- 8 • 5-Star Employee Reviews
 - Spring Holiday Office Closures

CURRENT EVENTS



Tuesdays With Tiffany

Tiffany Mazzoccoli, PFCU's Mortgage Loan Originator

Get Yourself Into Your Dream Home or Refinance Your Mortgage – Talk to Tiffany – PFCU's Mortgage Loan Originator

NMLS #894601

If you're looking for a home or looking to refinance your mortgage, please contact **Tiffany Mazzoccoli, our Mortgage Loan Originator. She will be at a different PFCU Office every Tuesday of the month.**

Her schedule is as follows:

- **1st Tuesday: Franklin Park**
- **2nd Tuesday: Des Plaines**
- **3rd Tuesday: Morton Grove**
- **4th Tuesday: Barrington**

Tiffany will be in the **Evanston Office** on **Monday** and **Wednesday – Friday.**

Please call **847.697.3281** today for an appointment. Walk-ins without an appointment are also welcome! For more information on Mortgages, please click [HERE](#).

You will enjoy working with Tiffany. Check out this great review that a member wrote on Google:

"Recently, I had the pleasure of working with Tiffany Mazzoccoli... Tiffany was helpful, courteous, professional, and worked to timely complete the process. Quick to answer my questions, and always willing to provide additional information if needed, Tiffany made the process painless."



Not This Two-Step

This Two-Step

Multi-Factor Authentication
Coming to Mobile App & Online Access in June

Two-step verification can make it 99% less likely to have your account hacked

GET STARTED

June 2025! Be Prepared – Make Sure We Have Your Up-To-Date Contact Info

Exciting news! PFCU is taking another step to prevent fraudsters from accessing your account. Coming in June, **Multi-Factor Authentication (MFA)** will be added to our Mobile App and Online Access. Also known as “two-step verification,” MFA is a security process that requires more than one step to log in to your account.

We want the transition to MFA to be smooth, with no issues when you log in after MFA has been activated. To accomplish this, **we’re asking you to:**

- **Verify current contact information for cell phone, email, and address.**
- **If something is incorrect, please change it.**
- **If something is missing, please add it.**

[Click here for how-to steps for the Mobile App and Online Access.](#)

Zelle Update – Coming Sumer 2025

Zelle has phased out its standalone Zelle app and will only allow users to access Zelle through their bank or credit union’s mobile app or online banking. PFCU is in the process of getting a Zelle connection through our Mobile App and Online Banking, with activation scheduled for the end of July. If you were an app user of Zelle, other options would be



Venmo or Cash App until Zelle is available to use on the PFCU app and website. Thank you for your patience!

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



Shred Days Are Here Again!

Protect yourself from identity theft by getting your documents with sensitive information shredded at one of our three Shred Days. **NO magazines, newspapers, or electronics, please.**

Saturday, April 26th – Franklin Park

12:00 – 2:00 pm

North Park, 10040 Addison Street, Franklin Park, IL

This will NOT take place at the Franklin Park Office. We have partnered with the Park District of Franklin Park and the shredding will take place at their [Earth Day Celebration at North Park.](#)

Friday, June 6th – Barrington Office

12:00 – 3:00 pm

455 W. Northwest Highway, Barrington, IL

Friday, September 12th – Morton Grove Office

12:00 – 3:00 pm

5940 Lincoln Avenue, Morton Grove, IL

The below documents should be shredded as soon as possible:

- Address Labels from Junk Mail and Magazines
- Credit Card Offers
- Documents With Your Passwords
- Expired IDs
- Expired Passports and Visas
- Expired Policies
- Expired Warranties
- Insurance Offers
- Luggage Tags

It is recommended to keep these documents for this amount of time:

1 Month:

- Utility, Cable, and Phone Bills
- Shipping Labels
- Store Receipts

1 Year:

- Bank/CU Statements
- Canceled Checks
- Credit Card Statements
- Pay-Stub

7 Years:

- Tax Records and Supporting Documents
- Medical Records (varies by state)
- Investment, Stock, and Property Transactions
- Legal Documents

We look forward to seeing you and your paper. **Thank you for your support!**



FOLLOW MY_PFCU for important tips, fun photos and social happenings at PFCU!

PRODUCTS & PARTNERSHIPS



Financial Wellness Webinar – Build Your Monthly Spending Plan

Wednesday, April 30th, 1:00 pm - 2:00 pm CST

Are you one of many people who have created a spending plan in the past and had trouble sticking to it? If so, you are not alone!

Join our free webinar to build a monthly spending plan and gain budgeting tips for financial success. In this webinar, we will guide you through the process of creating a plan for where you want and need your dollars to go each month. You'll leave knowing what your monthly spending plan is and with tips to stick to it.

Who should attend?

- Anyone who would like better control of their money
- Anyone with financial goals they would like to reach
- Anyone who has tried to create a budget before and is ready to try again

What you will learn:

- What a budget is (and is not)
- How to create your monthly budget
- Tips to implement your new budget successfully

Presented by: Stephanie McNeill and Amber Russell, GreenPath's Partner Experience Managers
If you can't attend live, please still register, and the recorded webinar will be sent to you after the event.

The "30 Days to a Better Budget" Challenge

Now is the perfect time to put fresh eyes on your finances. A well-structured budget doesn't have to be about cutting back – it's about gaining control, reducing stress, and working toward what matters.

The 30-Day Budgeting Challenge

Even when money is tight, small steps can help you regain a sense of control.

This challenge is about working with what you have and making a plan that fits your reality.

- Week 1: Take Stock
- Week 2: Think Small
- Week 3: Adjust and Automate
- Week 4: Subtract, Add, and Celebrate

Read the full article on our blog – [LEARN](#)

Remember that you don't have to budget alone – connect with us at PFCU or with our partner [GreenPath](#) to see what services and resources are available.



Refinance Your Car – We'll Reduce Your Rate by 1%

You could save \$1,000.00 in interest if you refinance your car.

Example:

\$36,000 Car Loan for 60 Months

Total Interest at 6.35% APR*: \$6,111.28

Total Interest at 5.35% APR*: \$5,109.13

SAVINGS OF \$1,002.15

Apply online or call 847.697.3281 today!

[APPLY NOW](#)

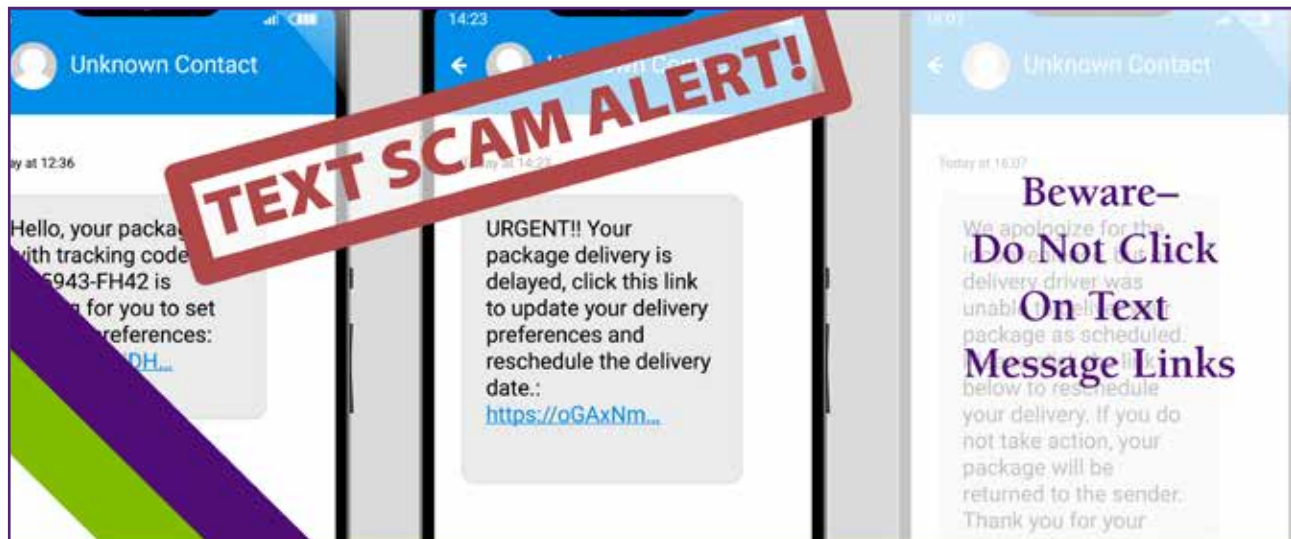
90 Day 1st Payment Deferment Disclosure: For credit scores of 625 or greater. Auto loans only. Member must have an active PFCU Checking Account (must have had transactions within the last 30 days). Interest will accrue for the 90 days. Cannot take advantage of Skip-a-Pay for the first 6 months from the date of disbursement. Refinance Disclosure: Minimum loan amount: \$5,000. Floor rate is 3.75% APR*. The "Reduce Your Rate by 1%" promotion is not guaranteed on existing vehicle loans currently financed with PFCU. Savings will vary based on loan amount, interest rate, and remaining term. *APR = Annual Percentage Rate. Subject to qualification. Restrictions apply.

Online Access/Mobile App License Agreement

Beginning Tuesday, April 22, 2025, there will be an updated online banking End-User License Agreement (EULA). All members are required to re-accept the agreement in order to log in to Online Access and our Mobile App.

Please note that the content of the agreement will not be changing with this agreement update. After the update, you will have access to a new dashboard that displays EULA history of acceptance.

FRAUD & SCAM PROTECTION



TEXT SCAM ALERT – Do not click on text message links.

Financial institutions nationwide have seen a sharp increase in attempted text scams in recent weeks. Please protect your accounts and information.

Don't click on text message links.

Scammers are impersonating financial institutions and reaching out by text to verify transactions. In many cases, the links in these texts take customers to fake websites where fraudsters steal login credentials.

Fake texts often include typos and create an urgency to click links.

Keep Your Accounts Protected

Remember, PFCU and other financial institutions will never call or text asking for your:

- Online Banking credentials
- One-time pass codes to verify your account
- Debit card account number or PIN

Giving this information to fraudsters can result in them accessing your accounts and withdrawing funds.

If you receive a call or text from someone claiming to be us and asking for this information, it's fraud, so do not share.

Take the extra step to be safe. If you question the authenticity of a message or suspect there may be fraud, call us at 847.697.3281. We appreciate your attention to being safe.

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



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
2701 N. 25th
Avenue

Morton Grove
5940 Lincoln
Avenue

River Grove/Triton
2000 5th Avenue
Bldg. C

INSIDE THE CU



Lurie Children's Hospital Chicago Donation

Thank you to all our generous members who donated to our Hearts for Hope campaign for Lurie Children's Hospital of Chicago. PFCU matched every dollar members donated, resulting in a \$1,200 donation. Every donation helps advance pediatric care and supports kids in our community.



Our PFCU Milestone Anniversaries Happy Anniversary To You All!

March 16th

Susy Shands

Member Services Rep, Evanston
5 Year Anniversary

May 6th

Aleks Jozefczak

Member Services Rep, Morton Grove
1 Year Anniversary

April 2nd

Sashka Draganova

Member Services Rep, Des Plaines
1 Year Anniversary

June 21st

Julio Cuomo

Marketing Coordinator, Franklin Park
15 Year Anniversary



Testimonials from Our Members

Thank you to the members who gave 5-star reviews on Google to the following team members:

LYNNE | Barrington

“Lynne was very helpful addressing my questions and taking care of what I needed to accomplish.” —Brian

SUSAN | Des Plaines

“Susan Kalendr walked me through the process for a HELOC with the underwriters and was very responsive and helpful in resolving all issues, etc. Great service and I recommend this credit union wholeheartedly.” —James

TIFFANY | Evanston

“Great auto loan rates and great service from Tiffany!” —Kevin



Spring Holiday Office Closures – 2nd Quarter 2025*

Friday, April 18 | Spring Holiday

Saturday, May 24 | Memorial Day Weekend

Saturday, April 19 | Spring Holiday

Monday, May 26 | Memorial Day

Thursday, June 19 | Juneteenth

When we are closed, please utilize our 24/7 online access:

Online Access is available at www.mypfcu.org | Mobile App or 24/7 Telephone Teller 833.697.3281

*Holidays determined by the 2025 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.

When PFCU is closed and it is not a federal holiday, all payroll will be posted as normal without any delay.

www.mypfcu.org 847.MYPFCU1 / 847.697.3281

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