

IN THIS ISSUE

- 1 • Congratulations to Our 2025 Rising Star Scholarship Winners!
- 2 • One More Shred Day!
- 3 • Less Paper, More Power: Track Your Transactions with the App
- #ILoveMyCreditUnion Day - July 25th
- 4 • Tips for Successful Back-to-School Planning
- 5 • Get Ready for School With a Low-Rate Back-To-School Loan
- It's Time to Retire Your Old Glenview Routing Number
- 6 • Money Mule Scams
- 7 • Retired ~ Maureen O'Neill
- Milestone Anniversaries
- Summer Hours
- 8 • 5-Star Employee Reviews
- Summer Holiday Office Closures

CURRENT EVENTS



Congratulations to Our 2025 Rising Star Scholarship Winners!

We are pleased to announce that PFCU has awarded \$46,000 in scholarships to thirty-seven graduating high school seniors in 2025. The recipients will 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 2025 Rising Star 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."

"I would like to personally thank our Scholarship Committee and Betty Fallos, who worked diligently to evaluate and tabulate all the applications. Without their dedication, we could not have a successful Rising Star Scholarship Program," said Mary Ann Pusateri, PFCU's CEO.

To be eligible for 2026, applicants must be graduating in the Spring of 2026, and they or their parent/legal guardian must be a member of PFCU by August 1, 2025. Details about the 2026 Scholarship will become available in January 2026.



One More Shred Day!

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

Friday, September 12th – Morton Grove Office

12:00 – 3:00 pm

5940 Lincoln Avenue, Morton Grove, IL

On this day, we are also collecting for the food drive for Niles Township Food Pantry– please bring non-perishable food.

The below documents should be shredded as soon as possible:

Junk Mail (remove any address labels)
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:

Financial 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!

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



Less Paper, More Power: Track Your Transactions with the App

Starting this October, our receipt format will be changing. Due to updates from our core processor, paper receipts will now look a bit different. To help protect your privacy and reduce the risk of identity theft, we suggest skipping the paper receipt.

A Better Way: Skip the paper, and check your transactions anytime using our **Mobile App or Online Access**. It's fast, secure, and always available—right from your phone or computer.

If you need a receipt, our staff will be happy to provide you with one. **Your deposit/withdrawal slip, along with copies of all negotiable items, is scanned into your account history and retained for seven years.**

Each month, you'll receive a receipt summary and transaction analysis. It's a smart, paper-free way to keep an eye on your finances and spot trends in your spending.

Steps to Find Your Monthly Receipts:

Login to your account via Online Access >

Member Services > eStatements > Digital Documents >

My eStatements > Receipt Analysis > Select the month. This will bring up a PDF called "Teller Receipt Analysis," which has a summary of individual items from all teller receipts for that analysis period. Only activity posted in the lobby by a credit union teller will be included.

You must be enrolled in eStatements to see this analysis.

Paper receipts can be risky. They're often tossed in bags, cars, or trash, where personal data can fall into the wrong hands. Why hold onto stacks of paper just to bring them back for Shred Day?

Less paper means more protection. More convenience.

More control. Use the app. Stay secure. Go paperless.

Thank you for helping us keep your account safe.



"I Love My Credit Union" Day – July 25, 2025

Mark Your Calendar! July 25th is I Love My Credit Union Day, a day to celebrate why we love credit unions.

You're invited to stop in any PFCU office on July 25th to receive a treat. Also happening on this day, a social media blitz will be deployed to share the good news on credit unions and what they do for their members and

communities. Be a part of the blitz and post something on your social media page about why you love PFCU! Make sure to use the hashtag **#ILoveMyCreditUnion**. To follow us on social media, click on any of the icons below and then click "follow"!



PRODUCTS & PARTNERSHIPS



Financial Wellness Webinar – Tips for Successful Back-to-School Planning

Wednesday, July 16th, 1:00 pm - 1:45 pm CST

The start of a new school year can be an exciting time. Whether it's the first day of elementary school or the transition to college, there is much to prepare for! However, back-to-school excitement brings back-to-school costs. Join us for tips to save on back-to-school costs and manage unexpected expenses.

Who should attend?

- Anyone with children attending school (all levels)
- Anyone interested in saving for school expenses
- Anyone attending school and interested in planning for the next year

What you will learn:

- How to financially prepare for the upcoming school year
- Tips for saving for any unexpected education expenses
- Ideas for reducing college costs

Presented by: Shamica Joseph, GreenPath Learning Experience Designer, and Jessie Garrison, GreenPath Partner Experience Manager
If you can't attend live, please still register, and the recorded webinar will be sent to you after the event.

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





Get Ready for a
Successful School
Year With Our
Low-Rate
Back-To-School
Loan

Apply Now

Get Ready for School With a Low-Rate Back-to-School Loan

School supplies, clothes, dorm expenses, laptops, cell phones, sports, and extracurricular activities all add up. If you need a little help, consider our low-rate Back-To-School Loan. Get your children prepared for a successful school year!

Better Rates 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

Apply online or call 847.697.3281 today!

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.

**It's Time to Retire
Your Old Glenview
Routing Number and
Transition to the
PFCU Routing
Number: 271989060**



Wish Your Old
Routing Number
A Happy
Retirement!

Change Your Routing
Number Today!

You may still be using the old Glenview routing number on one or more of your electronic payments or presenting paper checks for payment. **If you have not updated this information, and to avoid your payment being rejected by the Federal Reserve Bank, please update your routing number to the PFCU routing number of 271989060 by August 4, 2025.**

These are payments you previously set up long ago at other financial institutions.

Personal checks with the Glenview routing number (which is 271984780) will no longer be valid.

Contact us at 847.697.3281, and we can help you through this transition. Thank you for your cooperation. As always, we are here to assist you in any way we can!

FRAUD & SCAM PROTECTION



Money Mule Scams

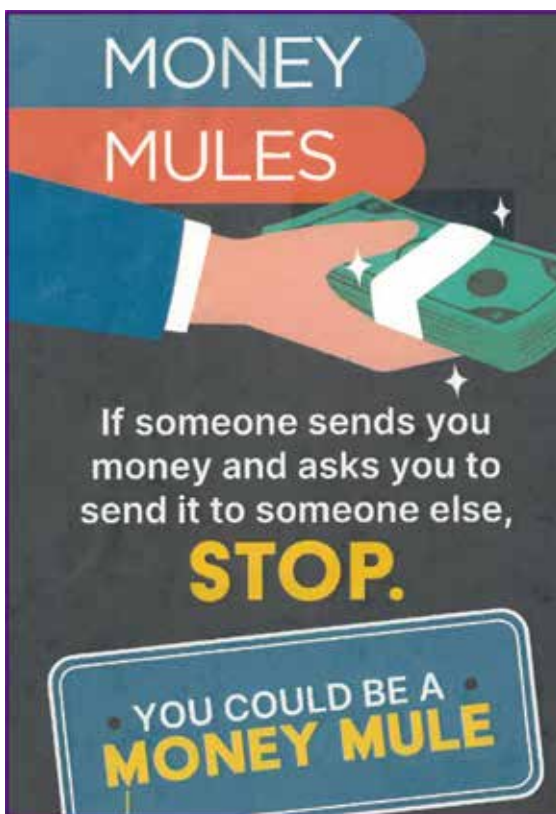
If someone sends you money and asks you to send it to someone else, STOP. You could be a money mule, someone who criminals use to transfer and launder illegally acquired money.

Criminals might try to recruit you through online job ads, social media, enticing investment opportunities, prize offers, or dating websites. If you participate in the scam, you could lose a lot of money or end up with an overdrawn account. You could also get into legal trouble as an accomplice to a crime.

How to Avoid a Money Mule Scam

- Never share your bank passcodes, including one-time verification codes, or provide anyone with access to your bank account, online credentials, debit card number or PIN.
- Always monitor your accounts and report suspicious activity to your bank or credit union.
- Do not use your own bank account, or open one in your name, to receive or transfer money for anyone.

- Do not accept or endorse a check that's not in your name, even if a friend or employer asks you to do it.
- Do not incorporate a fictitious business to deposit a check corresponding to a similarly named business.
- Never pay to collect a prize or transfer money from your "winnings."



- Never send money to online love interests, even if they appear to send you money first.
- Do not listen to anyone offering you a great crypto-currency investment or asking you to deposit money into a Bitcoin ATM.
- Never purchase cryptocurrency or gift cards on behalf of, or for, someone you met online or over the phone.

What to Do If You Spot the Scam

- End all contact with the criminals and stop moving money for them.
- Tell your bank and the wire transfer or gift card company—right away!
- Report it to the Federal Bureau of Investigation at [IC3.gov](https://ic3.gov) and the United States Postal Inspection Service at usps.gov/report.

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



Maureen O'Neill ~ Retired

Accounting Manager at Des Plaines

Maureen started at PFCU on June 11, 2012 at Leyden Credit Union, and she retired on May 2, 2025.

Maureen was an instrumental part of our accounting team. Always with a smile. Maureen, you are missed! Congratulations!



Our PFCU Milestone Anniversaries

Happy Anniversary To You All!

July 1st - 40 Year Anniversary

AUDREY SZUBERT

Loan Operations Coordinator
Des Plaines

July 24th - 30 Year Anniversary

ELVIA AYALA

Member Services Representative Lead
Des Plaines

September 23rd - 1 Year Anniversary

KIMBERLY MCGHEE

Recovery Specialist
Franklin Park

July 13th - 5 Year Anniversary

CARL HANSEN

Mortgage Loan Processor
Evanston

August 30th - 30 Year Anniversary

CINDY LAURIX

Loan Officer
Franklin Park

September 28th - 5 Year Anniversary

ELIZABETH WENTLAND

Loan Officer
Barrington

Summer Hours

We would love to give our team some well-deserved time to enjoy their summer. Also, during the summer, we see a decrease in lobby traffic from 4:00 - 5:00 pm. With this, we will be instilling summer hours from Monday, July 7th, through Friday, August 1st.

Here are the details on summer hours:

- Lobby, phones, and drive-up* will be closing at **4:00 pm** on Monday–Friday. Opening hours do not change.



- Saturday hours remain the same.

*Drive-up is only available at Des Plaines, Franklin Park, and Morton Grove Offices.



Testimonials from Our Members



Lizbeth



Heidi



Susan



Tiffany

**Thank You to the Members Who Gave 5-Star Reviews On Google
to the Following Team Members:**

LIZBETH | Morton Grove | HEIDI | Des Plaines

*“Today they worked with me from their Morton Grove location to successfully cancel a large duplicate transfer which was in progress. I would like to recognize **Lizbeth** and **Heidi** for their efforts and commitment to customer service and support. I highly recommend them as your bank.” —Nancy*

SUSAN | Des Plaines

*“Great service! **Susan** was super friendly and made everything quick and easy. Highly recommend.” —Romeo*

TIFFANY | Evanston

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



Summer Holiday Office Closures – 3rd Quarter 2025*

Wednesday, July 23 – Employee Training Event

Saturday, August 30 and Monday, September 1 – Labor Day Weekend

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

 **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