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CURRENT EVENTS



Shred Days 2025 Success!

PFCU had another successful Shred Day & Food Drive on Friday, September 12th, at our Morton Grove Office. PFCU had another successful Shred Day & Food Drive on Friday, September 12th, at our Morton Grove Office. There were 140 members and friends who protected themselves from identity theft by bringing 6,500 pounds of paper documents to be shredded. Furthermore, our members generously donated many items to the Niles Township Food Pantry.

Our Shred Day & Food Drive at the Barrington Office was on Friday, June 6th

- 66 members dropped off shredding, bringing 3,544 pounds of paper documents
- The Food Drive was for the Barrington Township Food Pantry.

Shred Day for the Franklin Park Office at North Park was on Saturday, April 26th

- PFCU sponsored the shred truck and partnered with the Park District of Franklin Park on their Earth Day Celebration
- Shredding was open to PFCU members and the community

Thank you for your ongoing support all year long!



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

As you may have noticed, our receipt format has changed. With an update by our core processor, paper receipts 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. Your transaction instantly shows up online.

If you need a receipt, our staff will be happy to provide you with one. **Your deposit / withdrawal slips, along with copies of all negotiable items, are 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 Receipt Summary:

Login to your account via **Online Access > Member Services > Digital Documents > eStatements > 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.

Here's how to enroll: Login to your account via **Online Access > View or enroll in eStatements > Click Enroll**.

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. Receive texts. Stay secure. Go paperless. Thank you for helping us keep your account safe.



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

PRODUCTS & PARTNERSHIPS



Financial Wellness Webinar – Spread Joy and Save Money: Make it a Happy and Financially Healthy Season

Wednesday, October 15th, 1:00 pm - 1:45 pm CST

The Holidays are often known as “the most wonderful time of the year” and can also be the most expensive! Join GreenPath for a helpful webinar on preparing you for the upcoming Holiday season by reducing your stress and increasing your Holiday savings. This webinar will provide you with helpful financial tools and tips that can help reduce your holiday spending, how to plan your holiday budget and stick to it, and strategies for managing the holiday stress.

What you will learn:

- How to prepare a holiday budget without stressing your wallet
- How to reduce spending on gifts and other holiday-specific expenses
- Ideas to create lasting memories at little to no cost

Who should attend?

- Anyone unsure how much holiday spending their budget will allow
- Anyone who wants to maximize the value of gifts given
- Anyone who is looking to reduce their holiday stress

Presented by: Shamica Joseph, GreenPath Learning Experience Designer;
and Luke Pelger, GreenPath Strategic Partner 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 —



Partnership
Financial Credit Union

www.mypfcu.org

This newsletter is published each quarter for the members of Partnership Financial Credit Union. This publication of the Credit Union serves as official notification to the Credit Union's membership of all matters contained within.



#NMLS 409351





**YOU COULD
SAVE \$1,000**

**Refinance Your
Car Loan—
We'll Reduce
Your Rate by 1%**

Apply to find out
how much you may
be able to save

APPLY NOW

Save Money By Refinancing Your Car Loan and NO PAYMENTS FOR 90 DAYS!

Did you know you could refinance a car loan? It's true! If you financed your car at the dealer or at another financial institution, **please consider refinancing your car at PFCU. We will reduce your rate by 1% (with a floor of 3.75% APR*), plus there are NO PAYMENTS for 90 days!**

Car Loan Example:

Loan Amount: \$36,000 • Original APR*: 6.35% • Term: 60 Months

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

Total Interest (1% rate reduction) at 5.35% APR* • \$5,109.13

SAVINGS • \$1,002.15

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.

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!**

We now plan on retiring the Glenview Routing number in 2026. **Please continue your efforts to update your information to the PFCU Routing Number 271989060 and your full nine-digit account number** within your electronic payments, the government, and your other financial institutions. Glenview checks with the former routing number 271984780 will not be accepted after January 1st, 2026.

Contact us at 847.697.3281, and we can help you through this transition, including ordering new checks. As always, we are here to assist you in any way we can!

Thank you for your cooperation!



What 2025 Tax Changes Mean for Your Wallet

If you are thinking about buying a new car, there is a new financial benefit on the horizon that may be worth keeping on your radar.

Starting in the 2025 tax filing year, a new federal law will allow some borrowers to deduct the interest paid on qualifying auto loans — a first for many modern consumers. This change could mean extra savings at tax time; however, like most tax updates, there are a few important details to understand before making decisions.

What's Changing?

Under [recent legislation](#), qualifying consumers will be able to deduct up to \$10,000 per year in auto loan interest for personal-use vehicles purchased after December 31, 2024. The deduction applies regardless of whether you itemize your taxes, and it runs through 2028.

To qualify, vehicles must be new (used cars are not eligible), weigh less than 14,000 pounds, and be assembled in the U.S. Used vehicles and commercial vehicles are not eligible. Borrowers will also need to report their vehicle identification number (VIN) when filing their taxes, and lenders will be required to submit new IRS forms if they pay more than \$600 in interest. Details are still being finalized, and IRS guidance confirms these changes are in motion.

Income Limits Apply

There are income thresholds to keep in mind. The full deduction will be available to those with modified adjusted gross incomes (MAGI) under \$100,000 for single filers and \$200,000 for joint filers.

How Much Could You Save?

While the \$10,000 cap sounds generous, the average borrower won't hit that number. Most people pay well below that in interest each year – meaning real savings could range from a few hundred to over a thousand dollars,

depending on the size of your loan and interest rate. Even so, for families juggling rising expenses, every bit of tax relief helps.

Other Policy Shifts to Watch

It is worth noting that this is just one of several changes that could affect your financial planning in the months ahead. Staying informed will help you make smart decisions and avoid surprises.

[Student Loan Repayment Plans:](#) Interest paid on federal student loans resumed August 1, 2025, ending the COVID-19 pause. A new repayment plan called the [Repayment Assistance Plan \(RAP\)](#) will start in July 2026, potentially increasing monthly payments for many borrowers.

[Tax Credits for Green Home Upgrades:](#) Homeowners can claim tax credits for energy-efficient home improvements, like solar panels or heat pumps, through the end of 2025. These credits cover a portion of the costs; however are set to expire soon.

[Peer-to-Peer Payment App Tax Reporting:](#) Starting with the 2025 tax year, platforms like PayPal and Venmo will send tax forms (Form 1099-K) to users who receive \$2,500 or more in payments for goods and services – down from \$5,000 in 2024. This means more users need to report income from these apps.

We're Here to Help

Whether you are buying a car, managing debt, or simply trying to navigate new financial rules, you do not have to do it alone. Connect with PFCU to see what additional resources we can provide. Additionally, our partners at [GreenPath](#) have certified financial counselors who can also help you understand the fine print, explore your options, and make confident, informed decisions about your future.

www.mypfcu.org 847.MYPFCU1 / 847.697.3281

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Bldg. C



MAPPA Wealth Management

At Partnership Financial Credit Union, we know that planning for your financial future is one of the most important things you do in life. That is why we are pleased to introduce you to Mappa Wealth Management, a **local independent financial services firm** that provides **financial, investment, and retirement planning services** to members like you.

Mappa Wealth Management is a fiduciary, and they take pride in upholding the highest ethical standards. As an independent financial firm, they are free to choose the most appropriate investments and products for their clients. Some of what they can offer you:

- Pre-retirement planning
- Retirement distribution planning
- Financial assessment, goal setting, and a written financial plan
- Investment advice
- Insurance planning (Life, Disability, Long-Term Care)
- Tax and estate planning
- And much more!

Your dedicated team at Mappa Wealth Management consists of **Mark Mappa**, President and Founder, with over 36 years of industry experience, and **Steven Wilhusen**, with over 26 years of industry experience.

You can find more information about the firm here: www.mappawm.com. Learn more about Mark Mappa, Financial Advisor, and Steve Wilhusen, Financial Advisor.

We are very excited to offer you this important new service.

Let them know you are a member of PFCU!

Here is their contact information:
Mappa Wealth Management
400 Skokie Boulevard Suite 550
Northbrook, IL 60062
Office: 847-262-3030



Email a Question

Schedule an appointment: contact Tanya Widner at Tanya@mappawm.com or call 847-262-3032.

Securities and advisory services offered through Cetera Advisors LLC, member FINRA/SIPC, a broker/dealer and Registered Investment Adviser. Cetera is under separate ownership from any other named entity. Mappa Wealth Management, Cetera Advisors, LLC, and Partnership Financial Credit Union are not affiliated.

For a comprehensive review of your personal situation, always consult with a tax or legal advisor. Neither Cetera Advisors LLC nor any of its representatives may give legal or tax advice.

Investments are: *Not NCUSIF insured *May lose value *Not financial institution guaranteed *Not a deposit *Not insured by any federal government agency.



Save Time! Get Your License Plate Renewal Stickers at PFCU

Were you aware that PFCU offers the option to renew your Illinois License Plate stickers at PFCU? Simply drop by any of our offices and bring your vehicle registration card, a valid driver's license, and payment, and we'll provide you with the renewed sticker instantly.

There is a small fee of \$5.00 and \$2.50 for seniors. Remember to visit the emissions center before purchasing your vehicle sticker. **Bypass the lines at the DMV and take care of your renewal while you are at PFCU!**

FRAUD & SCAM PROTECTION



Financial Fraud Update: Card Skimming

Protect Yourself • Know the Facts • How It Happens

Security experts are reporting a rise in account fraud through an old scam — card skimming. This crime involves illegally capturing personal and account data stored on the magnetic stripe of credit, debit, or ATM cards.

How Skimming Happens

Criminals use different techniques to steal card information. Often, they attach a fake faceplate over a card reader or place a small recording device inside the reader. These methods are most common.

Fact: Skimming can occur anywhere older card readers are still in use — at stores, restaurants, gas pumps, or ATMs.

Smart Cards and Security Upgrades

The introduction of chip-enabled smart cards, updated ATMs, and new payment protocols has greatly improved security. Billions have been invested in these changes. Still, while chip technology offers stronger protection, not every machine has been upgraded yet.

- Point-of-sale terminals: Most merchants have replaced or upgraded equipment to accept chip cards.
- Gas pumps: Nearly all have been updated to process chip transactions.
- ATMs: Most are re-certified with the new technology, though a small number of independent machines still use older magnetic stripe readers.

Until upgrades are fully in place, the risk of card skimming remains.

Tips to Protect Yourself

- Stick with what you know. Use ATMs you're familiar with, such as those at your bank or credit union, and shop with trusted merchants.
- Look closely. If a machine seems tampered with, don't use it. Report it instead.
- Check often. Review account balances regularly to catch unauthorized activity quickly.
- Report issues immediately. Suspicious transactions should be reported right away. Quick action limits financial liability (learn more at www.ftc.gov).
- Guard your PIN. Cover the keypad when entering your PIN, since some skimmers use hidden cameras.

The Bottom Line

Chip cards are making transactions safer, but skimming hasn't disappeared yet. Stay alert, know the facts, and take precautions to keep your information secure.

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INSIDE THE CU

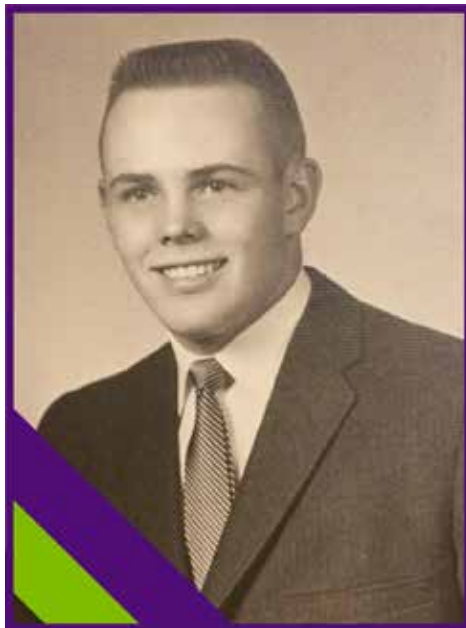
Longtime Board Member Gene McCormack Passed Away

PFCU Board Member Eugene “Gene” McCormack, 85, passed away on August 13, 2025.

For sixty-two years, Gene was the loving husband of Nancy (Hertzner). He and Nancy raised their three children—Jeffrey, Kelli, and Kristin—in Oak Park, surrounded by many Ascension Parish families who became lifelong friends. Gene has eight grandchildren and seven great-grandchildren.

Starting in 1988, Gene served on the Board of Directors at Leyden Credit Union and continued as a board member with PFCU after the credit unions partnered in 2021. He retired from the PFCU board in January 2025. David Lukas, the longtime CEO of Leyden Credit Union, said, “Gene was a stalwart friend and supporter, personally and of the credit union, its members, and its employees. He’ll be very much missed.”

Gene was a kind and empathetic man with a smile that lit up any room he entered, leaving an indelible mark on everyone he met. Gene was a lifelong learner with a deep passion for knowledge.



For decades, he was a gifted and beloved high school math teacher, sharing his wisdom with countless students at East and West Leyden, Immaculate Heart of Mary, and Oak Park & River Forest. Beyond the classroom, he loved to coach, mentoring young athletes in basketball, football, and baseball.

Gene cherished nature, dogs, and his summer vacations, which often included sunset boat rides on Berry Lake. Gene was also a dedicated volunteer at both the Frank Lloyd Wright Home and Studio.

Mary Ann Pusateri, CEO of PFCU, shared, “Gene was not only a trusted board member but also a dear friend and mentor to all of us. His wisdom, kindness, and steady guidance shaped our board over the years, and his commitment to our mission never wavered. I feel truly fortunate to have served alongside him throughout his tenure, and his legacy of service and integrity will continue to guide and inspire us for years to come.”

Our PFCU Milestone Anniversaries

Happy Anniversary To You!

1 Year Anniversary – December 13th

LEO CASTILLO

Member Service Consultant, Franklin Park

We Welcome You Back!

Leo was previously with PFCU for three years



Leo



Testimonials from Our Members

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



Susan

SUSAN | Des Plaines

"Had the opportunity to work with Susan. She was absolutely amazing. I wasn't aware that I needed an appointment for a loan. But she made sure it got done. Was able to get my car right away. It was my first ever loan, and she explained everything in the best possible way. Very low rates here. Will be coming back in the future." —Adrian



Fall Holiday Office Closures – 4th Quarter 2025*

Monday, October 13 | Columbus Day

Tuesday, November 11 | Veterans Day

Thursday, November 27 – Saturday, November 29 | Thanksgiving

Wednesday, December 24 | Christmas Eve – Open 8:30 am - 12:30 pm

Thursday, December 25 | Christmas

Wednesday, December 31 | New Year's Eve – Open 8:30 am - 12:30 pm

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.

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