

IN THIS ISSUE

- 1 • 2026 Rising Star Scholarship Application Is Live!
- 2 • Congratulations to 2025 Retirees!
- 3 • Gaining Control of Your Spending- Financial Wellness Webinar
- 3 • Save for the Holidays with a Holiday Club Account
- 4 • A Financial Plan, It's More Than You Think
- 5 • Let Debt Go With a Home Equity Loan
- 5 • 24/7/365 Visa Cards Phone Numbers
- 6 • Glenview Routing Number Retirement Update
- 6 • The End of Penny Production and What It Means
- 7 • Upload Your Transactions Into Quicken or QuickBooks
- 7 • Get Discounts for Your Tax Prep
- 8 • PFCU Hosts Food Drive
- 8 • Testimonials from Our Members
- 9 • PFCU's Annual Meeting
- 9 • Winter Holiday Office Closures

CURRENT EVENTS



The 2026 Rising Star Scholarship Program Application Is Now Available!



The PFCU Rising Star Scholarship Program is an opportunity for high school seniors who are graduating in the Spring of 2026 to receive financial support in their academic and/or career-oriented pursuits. This includes higher education, vocational/ trade schools, cosmetology institutions, and fine arts academies.

PFCU will be awarding \$48,000 in scholarships in 2026, with a cap of up to \$3,000 to each recipient. The [scholarship application](#) is now available online! Please note that the applicant or parent/legal

guardian must have established a membership with PFCU by August 1, 2025. Students at all GPA levels are encouraged to apply! Complete details are on the [application](#).

Don't delay! **Applications are due by March 1, 2026.** Winners will be notified the first week of May.

Congratulations to Our 2025 Retirees!!!

Thank you for your many years of great work and commitment to our members and the growth and character of PFCU.

Best wishes and you will be missed by all!



**Sherry Scott ~
Morton Grove**

PFCU Anniversary: November 18, 2002

Number of Years: 23 Years

Position: Started as Member Services Rep, moved to Loan Officer, and retired as Senior Loan Officer



**Heidi Placuszok ~
Des Plaines**

PFCU Anniversary: August 10, 2009

Number of Years: 16 Years

Position: Operations Manager, started at Morton Grove, and later moved to Des Plaines



**Theresa Guerriero ~
Morton Grove**

PFCU Anniversary: June 3, 2013

Number of Years: 12 Years

Position: Started as VP, Lending, retired as Chief Lending Officer



FOLLOW MY_PFCU



Keep up with important tips, fun photos and social happenings!

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



Take Control of Your Spending.

Learn key influences on money decisions, budgeting tips, and resources to improve your financial well-being.

REGISTER NOW

Financial Wellness Webinar – Gaining Control of Your Spending

Wednesday, February 11th, 1:00 pm - 2:00 pm CST

Join us for an engaging session designed to help you take control of your financial future. In this webinar, we will explore the main influences on spending and how behavioral economics impacts the choices we make every day. You will gain practical insights into money management strategies and learn actionable tips for changing spending habits to achieve your goals. We will also share how GreenPath, a trusted resource for financial counseling and education, can support you on your journey toward financial well-being.

What you will learn:

- Factors that influence spending
- Benefits of having a spending plan
- Tips and resources to improve money management

Who should attend?

- Anyone looking to improve financial self-awareness
- Anyone who wants to improve their money management skills
- Anyone seeking tools for financial growth

Presented by: Kathryn Mattison, GreenPath Partner Experience Specialist

Dawn Watson, 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.



To Open a Holiday Club Account, Apply Online or Visit Us!

APPLY NOW

A PFCU Holiday Club Account Will Help You Save for the Holidays!

- **\$5.00 minimum balance required to earn dividends**
- **Maximum balance \$7,500**
- **Dividends paid monthly. APY for the first \$7,500 is 1.00%; for \$7,501 and above, the APY is 0.10%.**
- **Funds disbursed October 31st to your savings account**

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



A Financial Plan: It's More Than You May Think

Many people think they know what financial planning is and that they have a financial plan. They may have a savings account at a credit union or bank, some investments with a broker, a life insurance policy, a retirement account like a 401(k), 403(b), or an IRA, and think that is financial planning. It's not.

A financial plan is a coordinated effort to help reach a financial goal, such as a secure retirement. That's what our partners at Mappa Wealth Management do.

When you meet with the financial advisors at Mappa Wealth Management, the first thing they do is find out as much about you as they can. Not just financial information, but who you are, what your circumstances are, how you think about money and risk, and how you see your financial future (short-term, mid-term, and long-term financial goals). They look at what you have done and what needs to be done. They ask about what kind of legacy you want to leave. They then create a strategic financial plan that helps achieve those goals. This includes:

- Savings
- Investments
- Insurance planning
- Estate and tax planning*
- Retirement planning

They also help guide you through the two key phases of financial planning, each of which has two distinct approaches.

- **Accumulation Phase.** This is the phase when you are working and saving and investing toward a goal such as retirement.
- **Distribution Phase.** This is the phase when you are retired and taking distributions from your savings and investments.

Mark Mappa, Financial Advisor, and Steve Wilhusen, Financial Advisor at Mappa Wealth Management, can provide this comprehensive level of financial planning for you. Please call them at 847.262.3030 or email Tanya@mappawm.com to schedule a complimentary, no obligation appointment.

*Always consult a tax professional when dealing with tax issues. Mappa Wealth Management, Cetera Advisors, LLC. And Partnership Financial Credit Union are not affiliated. Investments are: *Not NCUSIF insured * May lose value * Not financial institution guaranteed * Not a deposit * Not insured by any federal government agency. All investing involves risk, including the possible loss of principal. There is no assurance that any investment strategy will be successful.

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





3.99% APR*
for the First
12 Months

Let Your Debt Go
with a Home
Equity Loan!

Put your home
to work for you!

APPLY TODAY

Need Help With Your Debt? Your Home's Equity Can Help!

Let your debt go! And put your home to work for you. Borrow against the equity in your home for debt consolidation, home improvements, college tuition, or other reasons.

HELOC LOAN SPECIAL:

3.99% APR* HELOC INTRODUCTORY RATE FOR FIRST 12 MONTHS

Questions? For detailed information, please contact one of our loan officers at 847.MYPFCU1 / 847.697.3281 or loans@mypfcu.org.

Disclosure: INTRO RATE: For each of your billing cycles for 12 months, the monthly Periodic Rate for new transactions will be an APR of 3.99%. Beginning with the first day following the introductory period, the Periodic Rate and the corresponding APR* for all transactions and balances will be based upon your contracted rate which, will be a variable rate based upon The Wall Street Journal prime rate which was 6.75% as of 1/1/2026, but will never be more than 18.00% APR* or less than 4.00% APR* for transactions with a loan to value ratio equal to or less than 80.00%. Your APR* will be based on several factors, including your credit history/score, loan to value ratio, property type, and lien status, as disclosed. Your first billing cycle after the date of the Agreement may be less than a full or complete billing cycle. No other discounts apply to the Intro Rate.

APR = Annual Percentage Rate. Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications, and collateral conditions. Minimum initial loan advance of \$25,000 required. Minimum advances thereafter are => \$1,000. 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. All loans subject to approval and must meet PFCU lending guidelines. Existing PFCU loans are not eligible for the promotion.



Visa Debit and Visa Credit Card 24/7/365 Phone Number Information

- To report a lost or stolen **Visa Debit Card**, travel alerts, or for disputes, fraud, or unauthorized charges, please call 888.674.3039 – available 24/7/365.
- To report a lost or stolen **VISA Credit Card**, travel alerts, or for disputes, fraud, or unauthorized charges, please call VISA at 800.322.8472 – available 24/7/365.

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

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



We now plan on retiring the Glenview Routing number June 30th, 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 **March 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!



End of Penny Production and Upcoming Pennies Process Change

You may have heard, the U.S. Department of Treasury has officially ended penny production as of November 2025. The penny has been retired. As a result, PFCU will adjust how cash transactions are handled beginning March 1st, 2026. Pennies will be accepted for deposit but will not be available for withdrawal. When cashing checks or redeeming coins, cash back totals will be rounded down to the nearest \$0.00 or \$0.05, and remaining pennies will be deposited into the member's PFCU account.

Here's what this means for you:

- Pennies are still legal tender - use them freely!
- We're still accepting pennies for deposits or coin counters
- Digital transactions are completely unaffected
- Your day-to-day banking continues as normal

What's changing:

- Members can no longer purchase penny rolls from the credit union
- Future availability may change based on national supply

How you can help:

Got a jar of pennies at home? Bring them in! We encourage everyone to utilize our coin machine and/or deposit coins at any of the PFCU offices to help keep pennies in circulation throughout our communities.

Please contact us with any questions at 847.697.3281. It's our pleasure to assist you.

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



Upload Your Transactions Into Quicken and QuickBooks

PFCU offers the ability to upload your transactions into Quicken and QuickBooks via Online Access!

Utilize this software to organize bills, daily spending, budget, tax preparation, and more.

To locate Quicken and QuickBooks on the PFCU online banking platform:

- Log on to Online Access
- Member Services
- Download Account History
- File Form
- Quicken or QuickBooks (file format options)

For more information, please visit:

[Quicken Support](#), [Quicken Forums](#),
[QuickBooks Support](#), [QuickBooks Groups](#)

Take advantage now and stay organized in 2026!



Tax Prep Discounts from Love My CU

File your way and save! As a PFCU member, you can take advantage of these benefits from Intuit TurboTax and H&R Block.

INTUIT TurboTax:

- America's #1 tax preparation provider
- Save 20% on TurboTax federal products
- Online tax prep, DIY or with expert help
- Year-round support from tax experts when using the Live products

H&R Block:

- Unmatched tax expertise since 1955
- Members who are new to H&R Block save \$25 on professional tax prep
- Returning members to H&R Block save \$10 on professional tax prep
- Walk-in, make an appointment, or drop off your documents and get your taxes done
- 12+K retail locations worldwide / 5 miles to tax help

INSIDE THE CU

PFCU Hosts Food Drive During the Government Shutdown

PFCU held its holiday food drive earlier this year to help those affected by the government shutdown.

The government shutdown began on October 1, 2025. Approximately two million people receive SNAP and WIC benefits, and there was concern that recipients would not receive their benefits in November. Furthermore, some government employees were not being paid, and food pantries faced a supply crisis due to disruptions to federal nutrition assistance programs and increased demand for their services.

Because of this, Carissa, PFCU's Loan Operations Specialist, suggested that PFCU run its annual food drive earlier in 2025. Management agreed, and the food drive ran from October 27th through November 21st. The food drive typically runs from mid-November through the first week of December.

PFCU asked its members to drop off non-perishable food at any PFCU Office. As soon as donation bins were filled, the food was delivered to the Greater Chicago Food Depository or Food Pantry closest to each office. Because of the members' generosity, some offices made several drop-offs as their donation bins were filled multiple times.



In addition to collecting food, PFCU also asked members to donate cash. Once again, members were more than generous, donating \$5,375. PFCU is also matching funds, almost dollar-to-dollar, with a total donation of \$10,000 going to the Greater Chicago Food Depository.

Thank you, members, for your generous donations that benefited the communities that PFCU serves.



Testimonials from Our Members

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



SUSAN | Des Plaines

"Susan went above and beyond to help me out today with two different car loans. She was so patient, kind, and pleasant, taking over 3-1/2 hours to make sure that everything worked out and was perfect, thank you so much, Susan, you are the BEST!!"



MICHELLE | Evanston

"Working with Michelle was a breeze opening an account at this Credit Union. They offer everything I was looking for free checking, savings, Zelle, and other features as well. I had a wonderful experience working with Michelle and look forward to seeing her when I come in to make deposits."

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

TIFFANY | Evanston

"My husband and I just closed on our first home... Tiffany made our experience so easy and stress free. She explained everything along the way and made us feel at ease as we went through this process. We truly felt that Tiffany cared about our experience, and that was evident in the dozens of phone calls and emails we had. She was always very responsive and patient when we had questions. She took the time to ensure we fully understood everything..."

PFCU is proud to announce that Lynne Huck has returned to PFCU!

Lynne is a Member Services Representative at our Barrington Office.

As evidenced by the many 5-star reviews she received on Google for her outstanding member service, our members are excited for her return!

Please join us in welcoming Lynne back to PFCU.

Member Notice:**PFCU's Annual Meeting**

Thursday, February 26, 2026 | 5:00 pm

Des Plaines Office | 58 E. Northwest Highway, Des Plaines, IL 60016

**Winter Holiday Office Closures – 1st Quarter 2026***

Monday, February 16 | Presidents' Day

Friday & Saturday, April 3-4 | Spring Holiday

When we're closed, access your account 24/7 365 via:

- Online Access at www.mypfcu.org
- Mobile App with Check Deposit
- Telephone Teller at 833.697.3281
- PFCU Visa Debit Card issues: 888.674.3039
- PFCU Visa Credit Card Issues: 800.322.8472

Chat is available on our website and online access as follows:

(excluding federal holidays)

Monday-Friday from 7:00 am - 10:00 pm

Saturday from 7:00 am - 4:00 pm

*Holidays determined by the 2026 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.