The PFCU VOICE

SUMMER 2026

IN THIS ISSUE

CURRENT EVENTS

PFCU Awards $48,000 in Rising Star Scholarships

We are pleased to announce that PFCU has awarded $48,000 in scholarship funds to thirty-one deserving students. The recipients, all high school seniors, 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 2026 scholarship winners," announced Betty Fallos, Executive Vice President, Retail and Engagement. "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.

We're also looking forward to awarding more scholarships in 2027! The scholarship application will be available online in January 2027. The application deadline is 3/1/2027. Please note that the student, parent, or guardian must have established a membership with PFCU by 8/1/2026 to be eligible. Applicants must be high school seniors graduating in 2027. Be sure to tell your family and friends! **Congratulations to the class of 2026!**

One More Shred Day With A Food Drive!

Protect yourself from identity theft by getting your documents with sensitive information shredded at our last Shred Day of the year.

Friday, September 11, 12:00 – 3:00 pm 5940 Lincoln Avenue, Morton Grove

We'll be collecting food for the Niles Township Food Pantry. Any size donation would be welcome, as well.

NO magazines, newspapers, or electronics, please. Not for businesses.

Thank you for your generosity!

Our Annual School Supplies Drive Started Monday, July 6th, and Continues Through Friday, August 7th

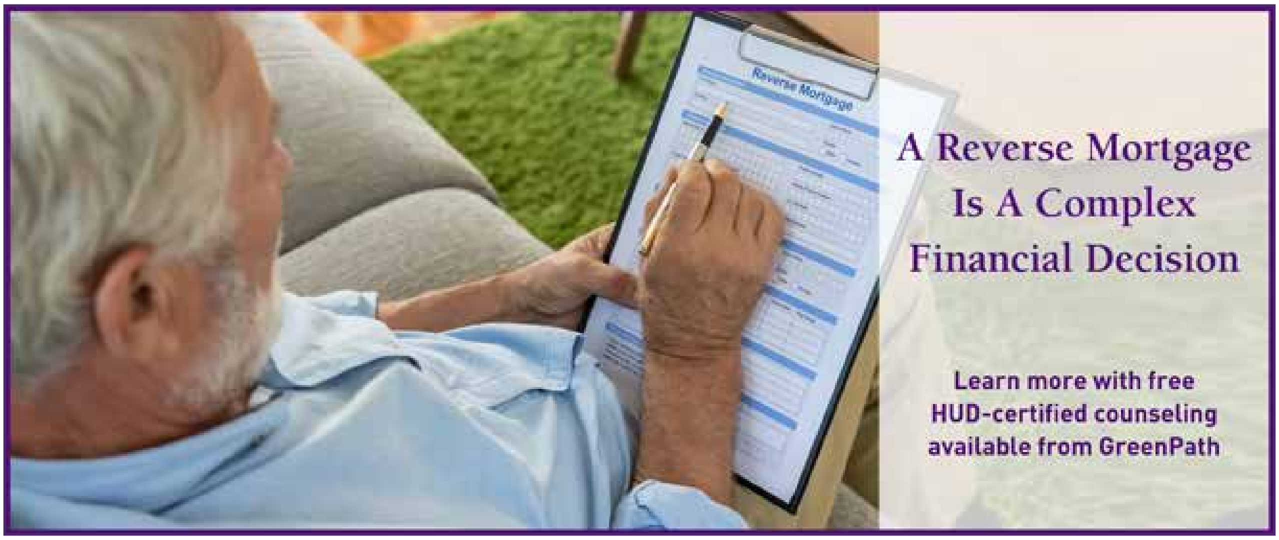
PFCU will be running our annual school supplies drive for local students in need through Friday, August 7th. Donation bins are located in each office. Please consider donating items to help a child start the school year off right. Your generous donations will help students feel confident on their first day of school!

Each office will be collecting for a school district in our community.

Items requested:

- Notebooks
- Pencils
- Plastic Pocket Folders
- Glue Bottles/Sticks
- Erasers
- Back Packs
- Paper
- Post-Its
- Ziploc Bags, Quart
- Ziploc Bags, Gallon
- 3-Ring Pencil Pouches
- Rulers
- Highlighters
- Markers
- Black/Blue/Red Pens
- Fiskars Scissors

Thank you for your contributions and commitment to helping our schools support students in need.



Reverse Mortgage Counseling Now Available

From your partners at GeeenPath Financial

Reverse mortgages are a popular option for retirees with fixed or limited incomes who cannot support their expenses. GreenPath has received HUD funding to provide free reverse mortgage (HECM) counseling for seniors through September 2026.

For many, a reverse mortgage can become a lifeline, but a reverse mortgage is a complex financial decision with long-term implications.

Learn more about GreenPath's reverse mortgage counseling here: https://www.greenpath.com/housing/reverse-mortgage/

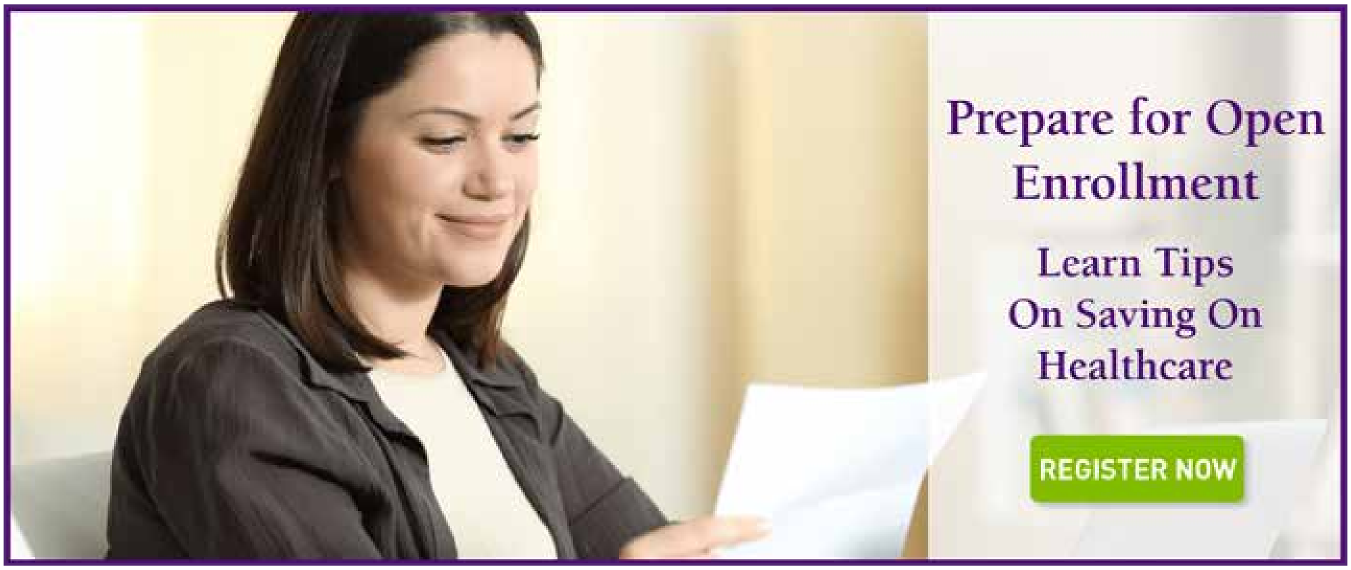
Partnership Pointers!

Make Sure Your Accounts Are Protected

Designating another individual on an account is an important step in financial planning and account management. Naming a beneficiary, adding a trusted individual as a joint owner where appropriate, or changing to a Payable on Death (POD) designation can help ensure that funds are transferred more efficiently in the event of a death, potentially avoiding delays and reducing the burden on family members during a difficult time. It also provides clarity regarding the account owner's wishes.

Adding beneficiaries or POD designations may also help maximize NCUA insurance coverage, which generally protects federally insured credit union accounts up to $250,000 per depositor, per ownership category.

Regularly reviewing and updating beneficiary and POD designations is important, especially after major life events that you might not think of, like marriage, divorce, or the birth of a child, to ensure that account proceeds are distributed in accordance with the account holder's wishes.



Financial Wellness Webinar – Planning For Open Enrollment

Wednesday, August 12th, 1:00 pm - 2:00 pm CST

Open enrollment is an important time of year to make decisions that can impact your finances for the entire year, but understanding your options doesn't have to feel overwhelming. Join our Financial Wellness Partner, GreenPath, for an informative discussion about planning for open enrollment. This webinar will provide tips for budgeting and saving on enrollments and choosing the best plan for you.

What You Will Learn

- How to align open enrollment decisions with your overall budget and financial goals
- Tips on saving on healthcare and other enrollment costs
- How you can start preparing your budget now, before enrollment starts

Who Should Attend?

- Anyone preparing for open enrollment
- Anyone looking to save on their healthcare costs
- Anyone with questions about open enrollment

If you can't attend live, please still register, and the recorded webinar will be sent to you after the event.

Presented by: Shamica Joseph, GreenPath Learning Experience Designer, and April Dawson, GreenPath Employee Rewards Leader

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

The Retirement Conversation You and Your Spouse Need to Have

From our partners at Mappa Wealth Management

Mappa Wealth Management believes retirement planning should be a priority. With careers, raising children, college expenses, and caring for aging parents, planning for retirement can easily get lost. Because many of us will spend a long time in retirement, planning ahead is essential.

For couples, it is important to be on the same page.
The first step is having an honest conversation about how you both envision retirement.

What kind of retirement do you both want, and how will that impact your finances?
Do you want to stay in your current home, relocate to an active retirement community, or spend more time traveling or enjoying hobbies? Make sure your retirement goals fit both your lifestyle and your budget.

How will you pay for it?
Are you regularly contributing to retirement accounts or an employer-sponsored plan? Do you have a pension? Don't put retirement planning on the back burner—make saving and investing for your future a priority.

Will one or both of you continue working?
Retirement doesn't always mean stopping work completely. One or both of you may choose to consult or work part-time, and those decisions should be part of your financial plan.

What about the unexpected?
Home repairs, medical expenses, or long-term care needs can affect your retirement. Planning ahead with an emergency fund or Long-Term Care insurance can help prepare for unexpected costs.

You shouldn't do it yourself!
A financial professional can help you define your retirement goals and develop a strategy to help you achieve a secure retirement.

Please call Mark Mappa, Financial Advisor, or Steve Wilhusen, Financial Advisor at Mappa Wealth Management. They are here to help with one-on-one meetings.

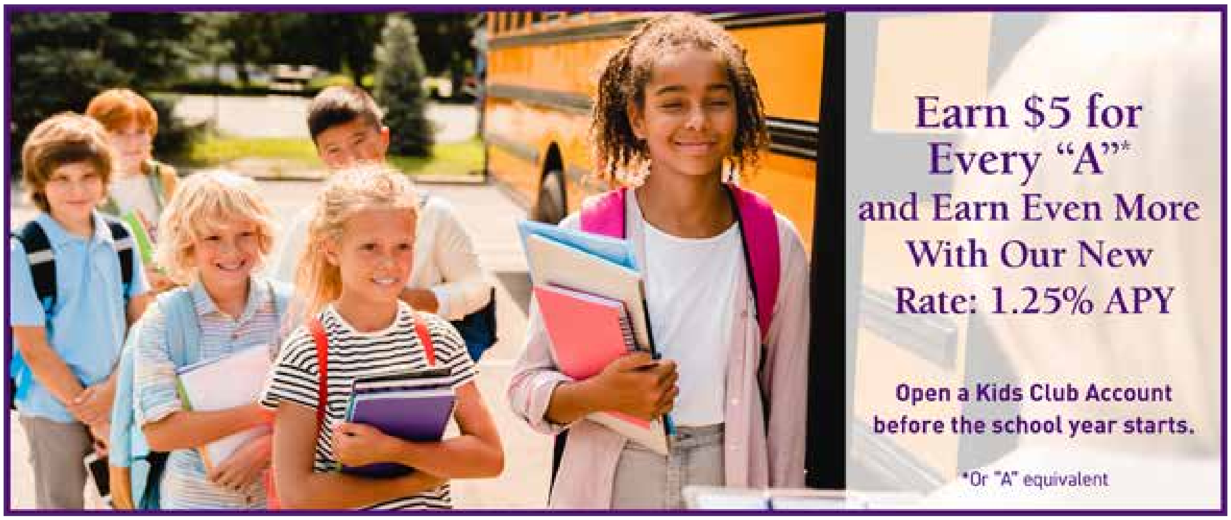
Mappa Wealth Management
400 Skokie Boulevard, Suite 550
Northbrook, IL 60062, 847-262-3030
https://www.mappawm.com/for-potential-clients

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.

Securities offered through Cetera Advisors LLC, a broker/dealer, member FINRA/SIPC. Advisory services offered through Cetera Investment Advisers LLC, a registered investment advisor. Cetera is under separate ownership from any other named entity.

Cetera Advisors LLC exclusively provides investment products and services through its representatives. Although Cetera does not provide tax or legal advice, or supervise tax, accounting, or legal services, Cetera representatives may offer these services through their independent outside business. This information is not intended as tax or legal advice.



PFCU Kids Club Account

We're Rewarding Students Up To $25 Per Report Card!

PFCU rewards students who have a Kids Club Account with $5 for each "A" or "A" equivalent they receive on their report card, up to **$25 per report card** (quarter/semester). Students can receive the rewards from Kindergarten through grade 12. Please provide us the report card, and PFCU will deposit the funds into their account.

Earn even more with our new rate, which is 1.25% APY*.

We have two types of Kids Club Accounts available for members. A **Kids Club Account** is used for holding cash and financial securities (stocks, bonds) meant for general savings or future wealth transfer. **A UTMA (Uniform Transfers to Minors Act)** account is a type of irrevocable custodial account that allows adults to transfer financial assets and property (like real estate) to a minor, managed by a custodian until the child reaches the age of majority.

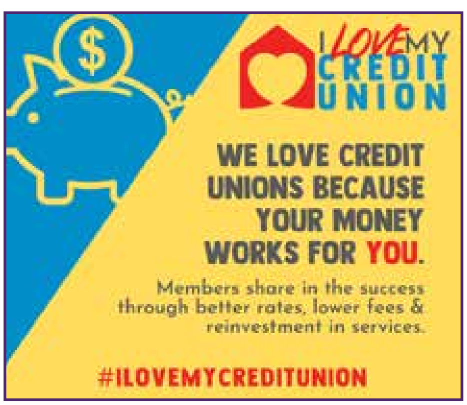
Teach children the importance of saving from an early age. Open a Kids Club Account online or by visiting one of our offices. Please have the child's Social Security card with you when opening the account.

Features of a Kids Club Account

- For ages birth to 18
- At the time of opening, the child receives a gift
- Dividends are paid quarterly
- Current dividend rate is 1.25% APY*

OPEN NOW

*APY = Annual Percentage Yield – 1.25% APY. The Annual Percentage Yield (APY) is earned if the funds are left to compound for one year. Dividend rates are declared and paid at the end of the quarter. Rates are subject to change. $5.00 minimum balance is required. The report card reward of $5 is for A's or A equivalents. Maximum reward per report card (quarter/semester) is $25. Rewards are available from Kindergarten through Grade 12.



I Love My Credit Union Day is July 31st!

Mark your calendar! Friday, July 31st, is I Love My Credit Union Day, a day to celebrate why we love credit unions. **You're invited to stop in at any PFCU office on July 31st 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 pages** about why you love credit unions and PFCU!

Make sure to use the hashtag **#ILoveMyCreditUnion** and **#mypfcu.** We will be doing a social media post as well, and we ask you, our loyal members, to like, share, and comment on our post. **To follow us on social media, click on any of the icons and then click "follow"!**

FRAUD & SCAM PROTECTION

Are You Using Checks Safely?

While checks are used less often today, incidents of check fraud have surged– doubling over the past five years, according to a report by the Federal Reserve Financial Crimes Enforcement Network.

As fraud tactics grow more advanced, staying alert is essential to protecting your financial information.

A single unsecured check can provide criminals with valuable access. Learning how these scams work is the first step in protecting yourself. Most fraud schemes begin when someone gets hold of your legitimate checks.

Stolen Checks– Thieves often target mailboxes, stealing outgoing mail to capture checks they can alter and cash.

Altered Checks– Scammers may "wash" checks using chemicals to remove ink, then rewrite them with new payment details.

Counterfeit Checks– With your routing and account numbers, criminals can produce fake checks using readily available technology.

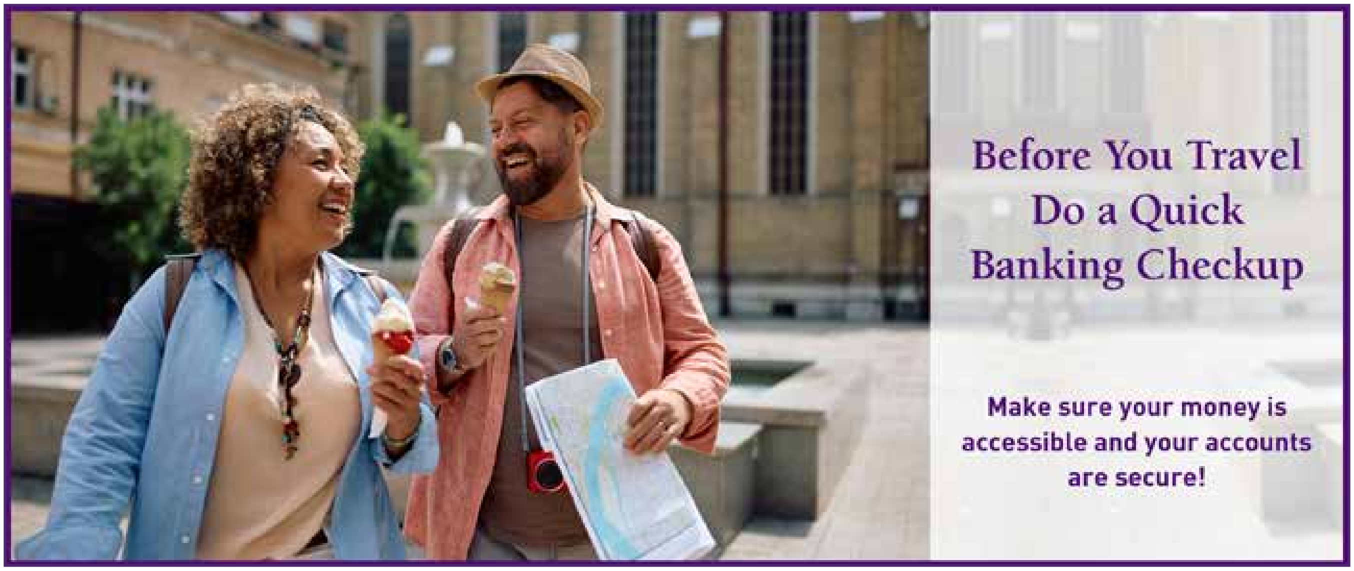
Tips for Safer Check Writing– Checks still carry sensitive personal information and can be a target for fraud. Keep these tips in mind to reduce risk:

- Checks contain sensitive information, including your account and routing numbers, name, and signature. When writing checks, use a permanent gel pen with ink that resists water and fading. Be sure to fill in all blank spaces to prevent unauthorized additions.
- Avoid placing checks in public mailboxes when possible. Instead, bring them directly to the post office and consider using Priority Mail for added tracking and security.
- Explore digital payment options such as PFCU's Bill Pay. Electronic payments offer greater speed, traceability, security, and your PFCU account number is masked.
- Regularly review your accounts through online banking so you can quickly spot any unusual activity. Remember to set up text banking notices.

If You Suspect Fraud

- Reach out to PFCU right away. They can assist with stopping payments, securing your account, and advising you on next steps.
- File a report with your local police department to create an official record, which may help with investigations and insurance claims.
- Keep a close eye on your bank and credit card statements, and report any unauthorized transactions immediately.
- If a check was stolen from the mail, contact the United States Postal Inspection Service at uspis.gov/report or call 1-877-876-2455.

Due to a surge in check fraud, the U.S. Postal Service and the U.S. Postal Inspection Service advise against sending checks through the mail if possible.



Travel Smarter This Summer: Simple Banking Tips Before You Go

Summer vacations are meant to be relaxing—not filled with financial surprises. Whether you're taking a road trip, visiting family, or traveling abroad, a little preparation can help keep your money safe and accessible.

Before You Travel

- Confirm you can access online and mobile banking.
- Make sure your debit and credit cards are working.
- Enable account alerts and notifications for purchases and low balances.
- Verify you have enough money for travel expenses, regular bills, and unexpected costs.

Keeping a small emergency cushion in your savings account can also provide extra peace of mind.

Plan Your Spending

You don't need a detailed budget—just estimate your major expenses, such as transportation, lodging, meals, activities, and shopping. Having a daily spending goal can help you stay on track without taking away from the fun.

Bank Safely While You Travel

Mobile banking makes it easy to check balances, transfer funds, pay bills, and monitor transactions while traveling. Checking your account once a day is usually enough to spot unusual activity.

Carry only the cards you need, and keep a backup card in a separate location in case your wallet is lost or stolen.

When using an ATM, choose one in a secure location, inspect the card reader for anything unusual, and shield your PIN as you enter it.

Stay Alert

Hotels, gas stations, and rental car companies may place temporary holds on your account, so leave yourself some extra spending room.

Avoid accessing your bank account over public Wi-Fi whenever possible. Instead, use your cellular connection or a secure private network.

Be cautious of travel scams, including fake rental listings, suspicious booking messages, and deals that seem too good to be true. Always verify requests for payment before sharing financial information.

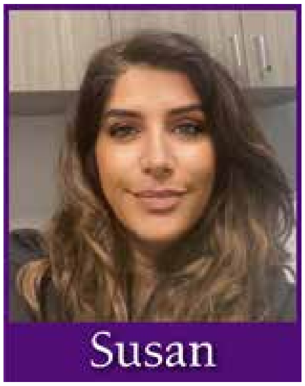
When You Return

Review your account activity and card statements for unfamiliar purchases, duplicate charges, or temporary holds that haven't cleared. Reporting problems quickly can make them easier to resolve.

A little planning before your trip—and a quick review afterward—can help you travel with confidence and focus on making memories instead of managing financial headaches.

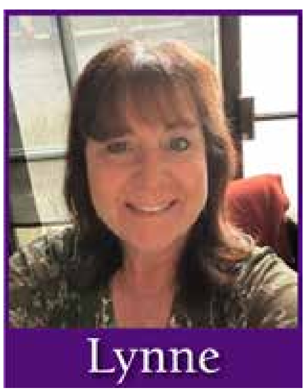
Testimonials from Our Members

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



SUSAN | Des Plaines

"I had an amazing experience working with Susan at PFCU! She was incredibly communicative and made what I thought would be a stressful process feel smooth, quick, and easy. I had been researching how to get a car loan to buy out my lease and comparing interest rates from different lenders. The whole process was new to me and intimidating, but Susan never once made me feel like my questions were dumb. She took the time to answer every question and concern with detailed explanations, patience, and kindness, which made me feel confident every step of the way. One thing I especially appreciated was how transparent she was. Susan clearly disclosed every fee and charge I would be responsible for, so there were absolutely no surprises. That level of honesty gave me a lot of peace of mind. PFCU also offered the best interest rate I found during my search. Thank you, Susan, for making this such a positive experience. I truly appreciate all of your help and would highly recommend both Susan and PFCU to anyone looking for an auto loan." —Alexandra



LYNNE | Barrington

"Lynne has been just wonderful in helping me to resolve my account issues while also being attentive and courteous, and a pleasure to work with. She is a valuable asset to Partnership Financial Credit Union." —Terrence

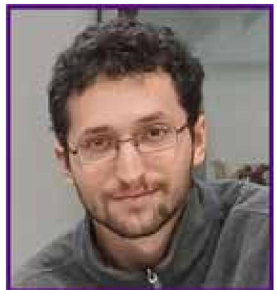
LORI | Franklin Park

"Lori always delivers excellent service with her customers. She is professional, polite, and always willing to assist and help customers at all times. Lori is very knowledgeable and does an outstanding job to meet the needs of the customers." —Jacinda

PFCU Milestone Anniversaries
Happy Anniversary!


Lori

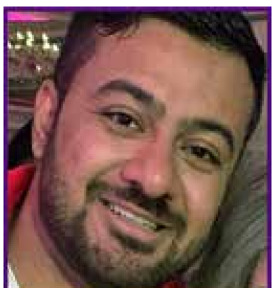
July 12th – 5 Years
LORI WILSON
Financial Services Representative
Franklin Park


David

July 21st – 1 Year
DAVID ARROYO
Member Services Representative
Morton Grove


Marisa

August 2nd – 10 Years
MARISA CONFORTI
Chief Operations & Strategy Officer
Morton Grove


Monty

Sept. 2nd – 1 Year
MONTY SHAIKH
Financial Services Representative
Evanston


Carri

Sept. 19th – 15 Years
CARRI GOODMAN
Chief Financial Officer
Des Plaines


Yavi

Sept. 23rd – 1 Year
YAVI TERZIYSKI
Consumer Loan Manager
Morton Grove

Holiday Office Closures – 3rd Quarter 2026*

Saturday, September 5 | Labor Day Weekend
Monday, September 7 | Labor Day
Thursday, September 24 | Staff Training Day

When we are closed, access your account 24/7 365 via: Online Access at www.mypfcu.org
Mobile App with Check Deposit | PFCU Visa Debit Card issues: 888-674-3039
PFCU Visa Credit Card Issues: 800.322.8472 | Telephone Teller at 833.697.3281 | Free ATMs

Chat is available on our website and Online Access (excluding federal holidays) as follows:
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.

PFCU 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.