

THE Quarterly

PFCU Member News



Two Special Shred Days for YOU, Our Valued Members!



[Left photo] The Barrington Office Shred Day Team.
[Right photo] Shred Truck crew at the Morton Grove Office Shred Day.

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We had once again, another two successful shred days at our Barrington and Morton Grove Offices— with a combined total of over 400 members attending these events.

At our Barrington Shred Day, Cupcakes for Courage was on site handing out cupcakes to benefit the Leukemia and Lymphoma Society. PFCU purchased the cupcakes and 10% of the cost was donated to cancer research.

Our second Shred Day was held on Thursday, June 28th at our Morton Grove Office. Over 300 members came to shred their personal documents and joined us for a BBQ lunch. Some of our younger members even got their faces painted by our wonderful face painter.

A big thank you to our staff members Carri Goodman (Controller) and Sherry Scott (Loan Officer) for putting this event

together every year. We look forward to being able to offer this service and a fun afternoon to our members.

At PFCU, we enjoy the opportunity to visit with our members during these events. This year we were truly touched by how many of you brought donations for our Food Drive to both Shred Days. We thank you for your generosity in assisting those in need.

We would like to extend our appreciation to all our staff, board members and volunteers who worked hard behind the scenes to make both Shred Days a success! Looking forward to seeing more members next year!

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FINANCIAL CREDIT UNION

www.mypfcu.org



2.99% APR* HELOC Loan Special

Your Home Can Help You With A PFCU Home Equity Line Of Credit

- ◆ 2.99% APR* until June 2019
- ◆ Rates as low as 4.00% APR thereafter
- ◆ No annual fees

DISCLOSURE

INTRO RATE: For each of your billing cycles through June 30, 2019, the monthly Periodic Rate for new transactions will be an APR of 2.99%. Beginning with your billing cycle for July 2019 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 5.00% as of 7/1/2018, 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 65.00% and will never be more than 18.00% APR or less than 5.00% APR for loan to value ratios between 65.01% and a maximum loan to value ratio of 80.00%. Your APR will be based on several factors, including your credit history/credit score, loan to value ratio, property type, and lien status. 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.

All loans subject to approval and must meet PFCU lending guidelines. Existing PFCU loans originated on or before June 30, 2018, qualify for refinancing when increasing the line of credit limit by an additional \$25,000. A minimum advance of \$25,000, above the loan amount refinanced, will be required. Loan to value restrictions will apply.



THANK YOU

PFCU Summer Food Drive

The spirit of giving is an important foundation of our credit union.

We would like to take a moment to say thank you to our members and staff for helping us give back to the communities we serve. Because of your contributions we were able to assist the Barrington Township Food Pantry, Self-Help Closet & Pantry of Des Plaines, New Trier Township Food Pantry and the Niles Township Food Pantry.

We were especially moved by the many donations that were made at both of our shred days. We sincerely appreciate your continued support for these local causes.



Paul the "Marketing Guy" at PFCU with the team at Niles Township Food Pantry and the donations collected at the Morton Grove Office Shred Day.

Your Ticket to Summer Adventure Begins at PFCU

Discounted tickets for Six Flags and Santa's Village are available at any PFCU office.

Plan a family trip to Six Flags Great America with discounted tickets. Daily tickets are \$48.50 and season passes are \$81.11 each. Season passes are available through the remainder of the 2018 park season.

You can also plan a trip to Santa's Village Azoosment Park. Daily tickets to the park are \$15.75. Santa's Village Azoosment Park is a great place to spend a day for the entire family, featuring rides and entertainment for all ages.

Access your accounts 24/7 using these contact methods:

 Virtual Branch
www.mypfcu.org

 Telephone Teller
888-275-7171

 PFCU
Mobile App

 Remote Deposit
Capture

PFCU Bill Pay Has A New Look

Our Online Bill Pay is now even simpler and more convenient.

◆ That's because your newly designed Bill Pay home page is now a dashboard that allows you to view your payees, upcoming bills, payment history and account balances at a glance.

More features from the dashboard:

- ◆ Add a new payee faster than ever.
- ◆ Make a payment in just one click.
- ◆ Automate recurring payments.
- ◆ View payment amounts and due dates of upcoming bills with eBill.
- ◆ Watch the short demo for more tips.

Sign on to your Virtual Branch account and click the "Bill Pay" link to start enjoying all the benefits of your newly upgraded PFCU Bill Pay!

Free Alerts from Visa, with an instant notice of any charge to your card(s)

Get a text or email alert when you pay with your Visa Credit and/or Debit Card.



Two Steps to Enroll –

You'll get real-time alerts whenever your purchase meets the criteria you selected during enrollment.

Step 1 – Register your mobile device and email to receive Visa Purchase Alerts on your PFCU Debit and Credit Cards.

Step 2 – Choose the notification triggers that match your needs, such as transactions exceeding a set amount, etc.

Don't have our Visa Credit or Debit Card? No worries!

Open a PFCU Checking Account and receive a Visa Debit Card or apply for a PFCU low-rate Visa Credit Card. For more information, call us at 847.MYPFCU1 / 847.697.3281 or visit www.mypfcu.org.



SPECIAL NOTICE! All PFCU offices will be closed on Wednesday, August 29th for staff education.

Alternate ways to access your accounts:

- ◆ Virtual Branch – www.mypfcu.org
- ◆ PFCU Mobile App
- ◆ Remote Deposit Capture
- ◆ Telephone Teller – 888-275-7171

We apologize for any inconvenience this may cause you. Please use these alternative methods to access your accounts.

Call us at 847.MYPFCU1 / 847.697.3281

Morton Grove Office

5940 Lincoln Avenue
Morton Grove, IL 60053

FAX 847.675.6847

Barrington Office

455 West Northwest Highway
Barrington, IL 60010

FAX 847.381.5062

Des Plaines Office

1001 East Touhy Avenue
Des Plaines, IL 60018

FAX 847.699.1606

Kenilworth Office

642 Green Bay Road
Kenilworth, IL 60043

FAX 847.256.8419



Our most important Partner is you.

PFCU Member



Are your summer funds melting away?

Cool off with a summer loan from PFCU!

\$500 - \$2,500 12-month Term
Rate 7.99% APR*

\$2,501 - \$5,000 24-month Term
Rate 9.99% APR*

Call 847.MYPFCU1 or visit mypfcu.org to apply today.

*APR (Annual Percentage Rate) is the annual percentage rate on your loan. Minimum credit score of 625 is required. All loans are subject to PFCU lending guidelines. Current PFCU loans are not eligible for refinance with a new summer loan. Offered from 7/1/2018 - 9/30/2018

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