

The PFCU VOICE



SUMMER 2024

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CURRENT EVENTS



The 10 Year Anniversary Celebrations Continue!



Our 10 Year Anniversary Celebrations Are Festive!

PFCU continues its 10 Year Anniversary celebrating the date each founding office partnered with PFCU.

On **Monday, August 1st**, we'll be celebrating the four year anniversary of (formerly) **Glenview Credit Union** joining PFCU. Please stop by **any PFCU office on August 1st** to receive a treat or anniversary gift!

The final celebration will be **Tuesday, October 1st**, honoring the **Des Plaines Office** (formerly Vamco Credit Union). And yes, all offices will be giving members a treat or anniversary item!

Our celebrations began on **April 1st** when we honored the **Morton Grove Office**. Next, on **May 1st** we celebrated the **Barrington Office**. **June 3rd** was **Franklin Park's** three year anniversary and just recently on **July 1st**, we celebrated the **Evanston Office**.

Remember to stop in any office for a special treat or anniversary item on August 1st and October 1st!

Thank you, members! PFCU is honored to have served you during these 10 years!



Congratulations to Our 2024 Rising Star Scholarship Winners!



**PASSIONATE,
FOCUSED,
CHARITABLE &
UNIQUE
RISING STARS!**

We are pleased to announce the 30 recipients of the 2024 Rising Star Scholarship! PFCU awarded a total of \$44,250 in scholarship funds to the 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 2024 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.**”

We’re also looking forward to awarding more scholarships in 2025! To be eligible, applicants must be graduating in the Spring of 2025 and they or their parent/legal guardian must be a member of PFCU by August 1, 2024. For details about the 2025 Scholarship, please stay tuned for more information coming in January 2025.



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

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

I Love My Credit Union Day! Let's Go #Viral on Friday, July 26th!

Friday, July 26th is I Love My Credit Union Day! Please share why you love PFCU on social media with the hashtag #ILoveMyCreditUnion on the 26th. Come in and fill out a purple heart with your PFCU love and get a Rice Krispie treat, too.

People throughout the credit union movement come together this day to share why they love credit unions. That's the goal of the #ILoveMyCreditUnion campaign, an



annual, one-day event organized that saturates social media with positive credit union stories. The purpose of this day is to make people aware of how beneficial credit unions can be for financial services. **Join the fun!** And please make sure to like, share, and comment on our social media posts.



Gather Your Paper! Our Last Shred Day of 2024 Is Friday, September 13th.

Protect yourself from identity theft by getting your documents with sensitive information shredded at our last Shred Day of the year. Once again, we will be collecting non-perishable food on Shred Day. Please consider helping those in need in the communities we serve. Here is the info:

Friday, September 13th, 12:00 pm - 3:00 pm
Morton Grove Office 5940 N. Lincoln Avenue
NO magazines, newspapers, or electronics please.

We will be collecting for Niles Township's Food Pantry. Items needed:

- Any Non-Perishable Food
- Feminine Products
- Toiletries
- Baby Essentials (such as Diapers and Formula)

On **Friday, May 31st**, we had our **Shred Day & Food Drive** at the **Barrington Office**. Ninety members protected themselves from identity theft as we shredded 49 bins of their documents. As always, thank you to our members who donated approximately two carloads of food for the Barrington Township Food Pantry.

The **Franklin Park Office** had a successful **Shred Day** on **Saturday, April 20th** at North Park. PFCU was part of the Park District of Franklin Park's Earth Day Celebration and sponsored the shred truck for the community and members. There were 138 people that dropped off their documents with sensitive material for shredding.

Thank you, members, for your past and present generosity!

FIND OUT WHAT YOU CAN SHRED

NEW PRODUCTS & PARTNERSHIPS



Our New Partnership with Trust & Will Can Help You

We are excited to announce our new partnership with Trust & Will offering an exclusive benefit to PFCU members. You can now easily, affordably, and securely create your estate plan online with a 20% discount on any estate plan from Trust & Will.

Trust & Will is a leading Estate Planning provider offering:

- Convenient, easy-to-use online platform
- Legally binding documents customized to fit your needs
- Best-in-class, top-rated member support

- Fast estate planning – plans can be completed in 30 minutes
- Will-based estate plans start at just \$159 with member discount
- Trust-based estate plans start at just \$399 with member discount

All your estate planning needs in one place. Get started now!



You Can CHAT With Us!

For your convenience, you can “chat” with a PFCU Member Service Representative on our website. To start a conversation, just **click on the CHAT symbol in the lower right of any page of our website**. Use CHAT to check balances, make transfers, answer questions and more. The CHAT symbol is the “bubble” with three dots in it (above).

Our CHAT feature is available: Monday - Friday from 7:00 am - 10:00 pm and Saturday from 7:00 am - 4:00 pm. Excluding federal holidays.



Financial Wellness Webinar – Teaching Kids About Money

Wednesday, July 24th, 1:00 pm - 2:00 pm CST

[Register for the Webinar](#)

From hosting a lemonade stand to preparing for college, it is never too early - or too late! - to start teaching kids about money. Join us for practical tips on how to start setting your child up for a financially healthy future at any age.

Who should attend?

- Parents/guardians
- Educators
- Anyone who works with children

What you will learn:

- Financial life lessons to share with children
- Tips to set your child up for a financially healthy future
- Ways to incorporate money lessons into daily life

Presented by: GreenPath Strategic Partner Manager, Luke Pelger and GreenPath Learning Experience Designer Shamica Joseph. Hosted by our partners at GreenPath.

Learn About PFCU's Kids and Teens Accounts

KIDS CLUB ACCOUNT

TEEN CHECKING ACCOUNT

YOUR TRAVEL TO-DO'S

- NOTIFY YOUR FINANCIAL INSTITUTION**
Prevent declined transactions
Check for foreign fees
- CREATE A BUDGET**
Estimate costs and build in a buffer
- GET TRAVEL INSURANCE**
Cover cancellations, medical issues, and lost bags
- TRAVEL-FRIENDLY FINANCIAL TOOLS**
Prepaid cards for locked rates
Apps like PayPal for secure payments
- BE CAUTIOUS WITH PUBLIC WI-FI**
Avoid financial logins on public networks
Use a VPN for added security
- SECURE IMPORTANT DOCUMENTS**
Copy and store your passport and cards safely

Protect Your Finances While Traveling

Read the full article for assistance in planning a vacation budget.

[LEARN MORE](#)

LENDING



Need Help With School Expenses?

It's that time to think about and prepare for what you'll need for school. This loan can be used to assist you with school expenses, such as costs of books, registration, and miscellaneous bills. Let PFCU help you get ready with our smart **Back-To-School Loan.**

These special loan rates are lower 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 NOW

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.

For more information, ask to speak to a Loan Officer at 847.697.3281.



Unscramble these FINANCIAL PLANNING Words!

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



Auto Financing:
**BUY, RE-FI or
BUYOUT**
Refinance and
We'll Reduce Your
Rate Up To 1%*
No Payments For 90 Days

[LEARN MORE](#)

PFCU Is Your Place for Auto Financing – NO Payments for 90 Days!

PFCU has auto financing solutions to match any of your needs. **If you're looking to buy, refinance, or buyout your lease, we are here to help.**

BUY

Looking to buy a new or used auto? Check out PFCU's [low rate auto loans!](#) **Rates as low as 4.75% APR**.**

RE-FI

Did you already buy an auto, but feel that you did not get the best loan interest rate? That's okay, you can save money by refinancing your auto loan at PFCU! **We will reduce your rate up to 1%*.**

BUYOUT

Is your auto lease almost up? Stay in the auto you love with an Auto Lease Buyout from PFCU! Visit our [website](#) for more details.

Need help shopping for a car? Try using [WheelZone](#), our FREE online auto shopping guide. [Apply online](#) or call **847.697.3281** and ask for a Loan Officer.

Guidelines for 90 Day 1st Payment and Refinance Offer:

For credit scores of 625 or greater. Auto loans only. Member must have an active PFCU Checking Account (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. Subject to qualification. Restrictions apply.

*ADDITIONAL REFINANCE DISCLOSURE: Minimum loan amount: \$5,000. Floor rate is 4.75% APR. Offer not available on auto loans currently financed at Partnership Financial Credit Union. Savings will vary based on loan amount, interest rate, and remaining term.

**APR = Annual Percentage Rate.

[APPLY NOW](#)

Membership Agreement Updates

The new **Membership and Account Agreement** and the new **Business Membership and Account Agreement** have been updated and can be viewed in detail here on our website:

[MEMBERSHIP AND ACCOUNT AGREEMENT](#)

[BUSINESS MEMBERSHIP AND ACCOUNT AGREEMENT](#)

FRAUD & SCAM PROTECTION



Protect Yourself from Falling Victim to Check Fraud

Did you know that writing checks could put you at risk of fraud? Check fraud is on the rise, and we are here to help you stay safe.

What is check fraud?

Check fraud covers a variety of financial crimes involving the use of stolen or counterfeit checks at financial institutions. It's the most common type of financial fraud reported at U.S. depository institutions.

Some check scams that take place involve having a victim deposit a fake check, to then send money to a fraudster. Other times, a criminal may intercept a check and "wash" it to make changes to the check before depositing it themselves.

What is check washing?

Criminals can steal paper checks from the mail by taking them out of mailboxes. They may also target postal workers or intercept checks sent to charities. After obtaining a check, the criminal "washes" the ink off to alter the payee or amount, to then deposit the funds to their account. If a check you mailed was paid but never reached the intended recipient, you might be a victim of check washing.

Here are some tips to keep in mind to help protect yourself against check fraud risks:

Pay digitally. Reduce the number of checks you send by opting for electronic payments whenever possible.

Consider utilizing your PFCU Debit or Credit Card or other digital payment methods instead. They are not only more convenient but are often more secure.

Utilize Bill Pay. Services like our Bill Pay can help reduce check fraud by using more secure payment methods than handwritten paper checks. You can sign up through our Online Access or our Mobile App.

Retrieve mail promptly. Pickup your mail containing checks soon after delivery to reduce the risk of theft.

Write with a gel ink pen and fill in the space. If you do hand-write checks, using a black gel ink pen works best, because the gel seeps into the fibers of a check and will make it more difficult to alter. Don't leave empty space in the payee section or amount lines. Make a line or marking to fill the empty space.

Steps to take if affected:

1. Pause payment from account impacted. If you haven't recovered the money, make sure you don't reissue any checks until you are confident that your account isn't compromised.

2. Contact your financial institution. They may freeze your accounts or block withdrawals to prevent further fraud.

3. File a police report. If you feel you've been a victim of check fraud, please contact us for support. Hopefully this helps you know how to better protect yourself from check fraud.

www.mypfcu.org 847.MYPFCU1 / 847.697.3281

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Avenue

River Grove/Triton
2000 5th Avenue
Bldg. C

INSIDE THE CU



Lynne



Susan



Vivian



Tiffany



Cindy



Sherry

Testimonials From Our Members

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

LYNNE | Barrington *"I've been meaning to open an account at PFCU for years and finally came in this week to do so. **LYNNE** was AMAZING. She made the experience smooth, pleasant and was very helpful in answering all of my questions. 10/10 recommend and wish I would have done this sooner."* —Erin

SUSAN | Des Plaines *"**SUSAN** was wonderful and did an A+++ job to help us get our loan. She is welcoming, professional, and keeps us informed via phone or emails. We felt well taken care of. Most banks lost their human touch, not this one. Thanks to queen Susan."* —Safa

VIVIAN | Evanston *"I am writing to express my confidence and appreciation for **VIVIAN KAYO**. Her proficiency is unmatched; she handles every detail with precision and ensures that I am fully informed and comfortable with each step. What sets Vivian apart is her attentiveness to my needs. She embodies the core values of the credit union, making members feel valued and supported. It is because of dedicated individuals like her that I have been a proud member of this credit union for nearly 20 years, and I look forward to another 20+ years of membership."* —Mark

TIFFANY | Evanston *"**TIFFANY MAZZOCOLI** was extremely helpful and informative from the very start and at each step along the way in obtaining my HELOC. I highly recommend Tiffany, and PFCU as a member for over 40 years."* —Larry

CINDY | Franklin Park **SHERRY | Morton Grove** *"I have banked with PFCU for years, and they have always had the best service. I recently got a car loan through them; not only did they offer the best rates, but **CINDY LAURIX** and **SHERRY SCOTT** really went above and beyond to help me get everything taken care of by the car dealer's deadline, even at short notice. Thank you so much!!"* —Kelsey



Special Office Closures

Wednesday, July 17 | ALL OFFICES Closed at 2:00 PM

Wednesday, July 31 | IMPORTANT ALL DAY Closing – Employee Training and Appreciation Event

Holiday Office Closures 2024*

Saturday, August 31 | Labor Day Observed

Monday, September 2 | Labor Day

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 2024 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.