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## CURRENT EVENTS



Do You Know  
A Graduating  
Senior Who Is:

PASSIONATE  
FOCUSED  
CHARITABLE &  
UNIQUE?

## The 2025 PFCU Rising Star Scholarship Is Here!

**Are you a graduating senior or do you know one who is a Passionate, Focused, Charitable & Unique individual? If so, then please apply!**

**PFCU is pleased to announce that we will be awarding \$45,000 in scholarships in 2025 to deserving students with up to \$3,000 awarded per recipient!**

The PFCU Rising Star Scholarship Program is an opportunity for graduating high school seniors to receive support for their future accredited college, university, vocational or trade school of their choice. Applicants

will be evaluated on academic performance, financial need, and leadership abilities, including community involvement.

To be eligible, applicants must graduate in the Spring of 2025. The applicant and/or parent/legal guardian must have established a membership with PFCU by 8/01/2024.

Complete details for our Scholarship Program are on the application. Don't delay! Applications are due by March 1st, 2025.



## Franklin Park’s Beautiful New Office Revealed!

The remodeling of our Franklin Park Office was completed in November, with a wonderful Grand Reopening event on December 11th. The Open House celebration featured an Official Ribbon Cutting Ceremony with the Grand Chamber by O’Hare.

Although it was a chilly day, members were treated to

Beavers Coffee & Donuts Food Truck serving a variety of hot beverages and yummy donut bites. Inside was bright and lively, with delicious PFCU sugar cookies from Baker’s Basket, along with several different PFCU giveaways. Members and invited guests enjoyed the festivities and loved the new space!



## We Celebrated Our 10 Year “Partnership” Anniversary All Year!

PFCU celebrated its 10 Year Anniversary throughout 2024 honoring the date each office partnered with PFCU. The four founding credit unions that joined together in 2014 to become Partnership Financial Credit Union are Niles Township Schools Credit Union, Barrington Area Educators Credit Union, New Trier Federal Credit Union, and VAMCO Credit Union.

Two additional credit unions joined the Partnership, Glenview Credit Union in August of 2020 and Leyden Credit Union in June of 2021.

**We thank you, members! PFCU is honored to have served you during all of these years! We strive to continue to earn your trust and loyalty for years to come.**

Access your accounts using these contact methods:

[www.mypfcu.org](http://www.mypfcu.org)  
Online Access

PFCU  
Mobile App

Mobile Check  
Deposit

24/7 Telephone Teller  
833.MYPFCU1  
833.697.3281



## PRODUCTS & PARTNERSHIPS



Zelle Standalone App Is Phasing out; Access Coming Through PFCU's Mobile App and Online Banking

### Zelle Is Coming to Your PFCU Mobile App & Online Access

As you may have heard, Zelle will be phasing out their standalone Zelle App and will only allow users to access Zelle through their bank or credit union's mobile app or online banking. Here is the time line from Zelle:

- As of **Jan. 8, 2025**, new users will no longer be able to enroll in the Zelle app.
- On **April 1, 2025**, current users will no longer be able to send or receive money using the Zelle App.
- After **April 1, 2025**, users will need to re-enroll with Zelle at their bank or credit union to send or receive funds.

The good news is that PFCU is working on bringing you a Zelle connection through our Mobile App and Online Banking in the Spring of 2025. We are awaiting activation along with many other financial institutions in the same situation.

For now, if you are a current app user of Zelle, you can continue to use it through March 31, 2025. In the meantime, Venmo is an option until Zelle is available in our online banking and mobile app.

### Important Social Security Updates for Retirees in 2025

From our Financial Wellness Partner – GreenPath

As we welcome 2025, big changes to Social Security will impact retirees and those nearing retirement. Staying informed is key to maximizing your benefits and planning for financial stability in your golden years. Whether you're already drawing Social Security or preparing to apply, here are highlights of what you should know, with a link to the full article below.

- **Cost-of-Living Adjustment (COLA)**
- **Higher Maximum Benefits for High Earners**
- **A Higher Payroll Tax Cap**
- **Staying Proactive About Retirement Planning**

[Read the full article here.](#)



Social Security Updates For Retirees in 2025

LEARN MORE

If you have questions about how Social Security changes might affect you, reach out to [GreenPath](#) for guidance or resources to help navigate these changes. Our trusted partners at GreenPath also offer [free financial counseling](#).

**More about retirement is in this recorded webinar:**

[Retirement 101: Three steps to Prepare for Retirement!](#)

**What You Will Learn**

- What impacts your credit report and credit score
- What are the different types of investment options and their risk factors?
- How retiring early or later than your full retirement age can impact your social security benefits



Get Ready  
To Get Your  
Financial House  
In Order

REGISTER

## Financial Wellness Webinar – 3 Things You Can Do This Week To Get Your Financial House in Order

**Wednesday, February 12th, 1:00 pm - 1:45 pm CST**

Join Dr. Darla Bishop, author of *How to Afford Everything*, for this webinar designed to help you gain clarity, control, and confidence with your finances. You'll walk away with three simple, actionable steps you can implement immediately to start organizing your financial life – without sacrificing the things that make life meaningful.

Whether you're just starting out or looking to refine your money management, this webinar will provide valuable tools to get you on track this week.

### Who should attend?

- Anyone with financial goals or who wants to create new financial goals
- Anyone who wants to learn the steps to create a financial plan
- Anyone who wants to better understand their financial habits

### What you will learn:

- How to uncover where your money is going and stop the leaks
- A basic system to automate your finances for less stress
- A proven strategy to tackle debt and start saving

Presented by: GreenPath's Partner Experience Team

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



**FOLLOW MY\_PFCU** for important tips, fun photos and social happenings at PFCU!



**WIN TAX SEASON!**

**Exclusive Discounts on Tax Prep.**

And get a chance to win \$10,000.

**Taxes, Saving and Winning... Oh, Yes!**

Scan the QR Code for Discount or Visit the Link Below

**INTUIT turboTax** | **H&R BLOCK**

Love My Credit Union

## We'll Help You Make This Tax Season a Winning One!

Tackle taxes and come out on top with exclusive, member-only discounts on tax services that make filing easier. You can **save 20% on TurboTax®**, whether you file yourself or have an expert file for you. Or you can **save up to \$25 on in-office tax prep services from H&R Block** and have your taxes filed by professionals who can ensure your maximum refund.

### TurboTax® - Save 20%

- File with confidence that your taxes are done right
- Guaranteed maximum refund
- Tax experts to help or even file for you

### H&R Block - Save up to \$25

- Biggest refund possible or your money back
- Expert help with or without the office visit
- H&R Block expert within 5 miles of you

Plus, as a valued member of PFCU, you can enter for a chance to win \$10,000 in the Love My Credit Union® Rewards Tax Time Sweepstakes to take your tax return even further.

Visit [lovemycreditunion](http://lovemycreditunion) for offer details and disclaimers.

**Start today and save!**

## More Exclusive Savings For Credit Union Members

Receive Discounts From:

- Trust & Will Estate Planning
- TruStage Insurance
- Rental Kharma

More information at [Love My Credit Union Rewards](http://Love My Credit Union Rewards)





## Enjoy The Convenience of Our Home Banking (Online Access) & Mobile App

PFCU's Online Access and Mobile App will save you time and make your life simpler.

### Enjoy these benefits:

- 24/7 Online Account Access
- Check Account Balances
- Apply for Loans
- Set Up Bill Pay
- Debit Card Control
- Direct Deposit / Payroll Control
- Set Up eAlerts
- View eStatements
- Open Additional Accounts
- Access Savvy Money (Free Credit Score)
- Text Banking & Alerts
- Transfer Money
- Coming Spring 2025 – Zelle!
- Remote Check Deposit (Mobile App Only)



### “How To” Enroll in Online Access

This is for you if you haven't signed in yet to online banking.

Watch the video demonstrating how to enroll in your **Online Access**. If you've had an account for over 24 hours and have not created an online profile, you will need to reach out to the credit union at 847.697.3281 and have your password reset.

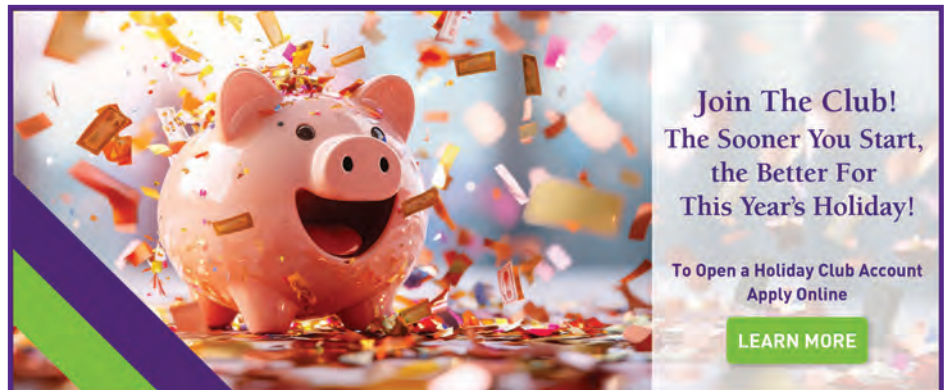
### Get Your Mobile App Now

On The [App Store](#) | On [Google Play](#)

## Save Now for the Holidays!

When the holidays roll around, do you wish you had saved more money during the year? You now can with our **Holiday Club Account**. Start saving today!

Funds are disbursed on November 1st directly to your Savings Account. There's only a \$5.00 minimum balance required to earn dividends. Maximum balance is \$6,000. Dividends are paid monthly, usually at a higher rate than regular shares. Your Holiday Club Account will automatically be ready each year to start saving again for next season.



### Open a Holiday Club Account [online](#) in a few easy steps:

- Login to your Online Access
- On the left navigation, click New Accounts > Open A New Account
- Find Holiday Club and click Open Now
- Fill in your information and start saving!

You're also welcome to visit any one of our offices, and we will assist you!

Please note, early withdrawals are subject to a \$25.00 fee.

[www.mypfcu.org](http://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

## LENDING



## New Year, New Plan! Time to Take Action!

It's a new year and a good time to take action on any plans. If you need a lending hand, please consider the PFCU New Year, New Plan Personal Loan Special.

### You can use your low rate loan to:

- Start a home improvement project
- Take care of car or appliance repair
- Tackle credit card debt
- Or any other personal reason

### 9.99% APR\*

Limited Time Offer

Terms:

- \$2,500 – 12 Months
- \$5,000 – 24 Months
- \$7,500 – 36 Months
- \$10,000 – 48 Months

**Offer expires Jan. 31, 2025.** Subject to qualification. Restrictions apply. Minimum credit score of 625 is required. Subject to income verification and underwriting review. \*APR = Annual Percentage Rate.

**Give us a call, we're glad to help you!**

[APPLY NOW](#)

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



## FRAUD & SCAM PROTECTION



### Beware of QR Code “Brushing” Scam

**A recent scam has been showing up known as a “brushing” scam. This is when someone receives an unexpected gift or item in the mail that they did not order.** Examples include rings, bracelets, necklaces, Bluetooth speakers, etc. While the package may be addressed to the recipient, there is no return address, or the return address could be that of a retailer. When the recipient opens the package to see what it is and who sent it, there is a QR code to scan to find out who sent the gift or to register the new product.

**DO NOT SCAN THE QR CODE.** Once the code is scanned, fraudsters receive all access to the information on that phone. Personal and financial information may be accessible.

**DO NOT SCAN any unknown QR codes,** especially those included in packages that you did not order.

QR code scams are not new. These scams show up in all places, including parking meters. Please follow these simple precautions to help safeguard your information.

### Member Notice: PFCU’s Annual Meeting

**Thursday, February 27, 2025**

5:00 PM

**Des Plaines Office**

58 E. Northwest Highway, Des Plaines, IL 60016

[www.mypfcu.org](http://www.mypfcu.org) ☎ 847.MYPFCU1 / 847.697.3281

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Avenue

📍 **River Grove/Triton**  
2000 5th Avenue  
Bldg. C



## INSIDE THE CU

## Congratulations On Your Retirement, Eileen and Jackie!!



**Eileen Hurt /  
Barrington Office**

- Started in September of 2017, Retired in January of 2025
- Position: Member Services Representative
  - Promoted to Lead Member Services Representative in April 2023
- Quote from a member: *"...I wanted to say how much Eileen has helped me straighten out my accounts after I was hacked... my husband and I are very thankful for her knowledge and help... she is a tribute to the credit union and very appreciated."*

**Members and coworkers will miss you, Jackie and Eileen. Congratulations to you both! Thank you for all your hard work over the years and for taking good care of our members. Enjoy your retirement!**



**Jackie Granger /  
Franklin Park Office**

- Started in September 2014 at Leyden Credit Union as receptionist
- After the partnership, Jackie became a Member Services Representative working at Franklin Park and Des Plaines
- Retired in November 2024
- Member quote: *"...just want to give a shout out to a bank teller at the Franklin Park location... super helpful, so understanding, great customer service. Her name is Jackie."*

## Winter Holiday Office Closures – 1st Quarter 2025\*

**Monday, February 17 | Presidents' Day**

**Saturday, May 24 | Memorial Day Weekend**

**Friday & Saturday, April 18-19 | Spring Holiday**

**Monday, May 26 | Memorial Day**

**When we are closed, please utilize our 24/7 online access:**

Online Access is available at [www.mypfcu.org](http://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.