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CURRENT EVENTS



2026 Shred Day Recap!

PFCU had another successful Shred Day and Food Drive in September at our Morton Grove Office. More than 150 members protected themselves from identity theft by getting their documents shredded. We were also able to fill up the Niles Township Food Rescue Truck with the generous donations our members delivered. Thank you, members, for your support and kindness.

Thank you for your generosity!



FOLLOW MY_PFCU for important tips, fun photos and social happenings at PFCU!



PFCU Food Drive from October 19th through November 13th

PFCU will be hosting a food drive from Monday, October 19th through Friday, November 13th. We invite you to help support our neighbors in need by donating non-perishable food items at any of our office locations.

We will deliver all donations to local food pantries in the communities we serve, helping ensure families can enjoy a complete Thanksgiving meal on November 26th.
Thank you for your continued support!



Shopping Made Simple With PFCU's WheelZone. Drive Your Dreams Today!

Finding your next car has never been easier. Explore our car shopping website to discover a wide range of vehicles, paired with competitive auto loan options designed to match your budget and lifestyle. Whether you're in the market for a new or used car, we're here to guide you every step of the way. With PFCU's WheelZone, you can:

- Browse the region's largest inventory of new and used autos
- Research over 4 million vehicles nationwide
- Receive a Free CARFAX® Vehicle History Report

- Compare vehicles side-by-side with our Vehicle Comparison Tool
- Estimate payments using our convenient loan calculator
- Access helpful car-buying resources and educational tools

Start your vehicle search today, and let PFCU help you get behind the wheel of the car you've been dreaming about. Shop smarter with [WheelZone](#) and drive away with confidence.

Access your accounts using these contact methods:



PRODUCTS & PARTNERSHIPS



Earn \$5 for Every "A"* and Earn Even More With Our New Rate: 1.25% APY

Open a Kids Club Account now or at any time

*Or "A" equivalent

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*.

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.

Partnership Pointers!

Keep Your Heater Off As Long As Possible

Heating your home is a major part of your utility budget in the cold weather. As the temperatures start to fall, grab a sweater and some warm socks instead of turning on the heat just yet. According to the EPA,

you'll save 4% on your monthly utility bill for every degree you lower your thermostat. That might not sound like much, but every dollar you save can give you more wiggle room in your budget.

FRAUD & SCAM PROTECTION



Be Aware of Law Enforcement Scams

At PFCU, we want to help keep you informed about scams making the rounds, so you can feel confident and prepared if you ever receive a suspicious call.

Recently, law enforcement scams have been making headlines across the country. Scammers may pretend to be law enforcement officers, court officials, or other government representatives and threaten you with arrest unless you pay a fine or bond. They may also claim you owe back taxes or failed to report for jury duty. These calls can sound very convincing. Caller ID can be spoofed to display a legitimate agency's phone number, and the caller may use official-sounding language or personal information to make the call seem real.

The good news is that knowing the warning signs can make these scams much easier to recognize.

A few things to keep in mind:

- **Real law enforcement won't demand immediate payment by cash,** wire transfer, cashier's check, gift card, cryptocurrency, or Bitcoin ATM to prevent an arrest.
- **Don't meet someone in person to hand over money or personal information.** A legitimate law enforcement officer or government official won't ask you to meet somewhere to provide cash, cards, or sensitive information.
- **Be cautious if you're told to keep the call a secret.** Legitimate officials won't tell you that you could get in trouble for talking with your bank or credit union about the situation.
- **A credit union or any financial institution cannot arrest you or act on behalf of law enforcement.** If someone claims that the financial institution has the authority to arrest you or is involved in collecting a fine or bond, that's a clear warning sign.

- **Never provide personal or financial information** to an unexpected caller claiming to be law enforcement or another government official.

If you receive a call like this, here's what you can do:

- **Hang up.** You don't need to explain yourself or stay on the phone with the caller.
- **Verify the information yourself.** Find the agency's phone number through its official website or another trusted source and contact the agency directly. You can also visit your local police department in person if you have concerns.
- **Contact PFCU before moving large amounts of money.** If you're being pressured to withdraw or transfer money, especially to another financial institution, give us a call first. We're happy to help you talk through the situation and identify potential warning signs.
- **Report the scam.** If you've received a fraudulent call, you can report it to the Federal Trade Commission at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud) or to the FBI's Internet Crime Complaint Center at [IC3.gov](https://www.ic3.gov).

Scammers rely on fear and urgency to get people to act before they have time to think. If you receive a call threatening arrest or demanding immediate payment, take a step back, verify the information independently, and contact PFCU before sending any money and with any questions.

If you'd like to read more, the FTC has put together helpful guidance on this exact type of scam: [Scammers Are Impersonating Local Law Enforcement](https://www.ftc.gov/identity-theft/scams/impersonating-law-enforcement).

A little awareness goes a long way, and if you have any questions about keeping your accounts safe, please visit or call to chat with a member of our team.

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**
2701 N. 25th
Avenue

📍 **Morton Grove**
5940 Lincoln
Avenue

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

INSIDE THE CU



A Good Financial Advisor Is a Good Financial Educator

From our partners at Mappa Wealth Management

To be a good financial advisor is to be a good financial educator. That is a huge part of the role we play for clients at Mappa Wealth Management. We believe that through education, every client should feel more confident about the financial choices that they make.

We believe in “financial literacy”.

The term “financial literacy” is well known in financial services. It is the term used to mean that someone has an understanding of financial components and skills in budgeting, investing, borrowing, taxation, and personal financial management. We don't suggest you should think that you need to do all of this by yourself, but you need to understand what a financial advisor is proposing for you. That's why financial education is so important.

When you are our client, it's not just about making sure that you completely understand the resources, tools, platforms, etc. that we present as part of your comprehensive and holistic financial plan; it's also about helping you see how all the financial pieces in your life fit together to form a strategy to reach your specific financial goals.

It's more than just knowing “How am I doing?”

Our reviews with clients are more than just a “where do we stand” meeting. They are about answering your questions about next steps, explaining the current economic situation and how it may or may not be affecting you; we often discuss new financial tools that may be appropriate for you. We encourage your questions and concerns; after all, we are a partner to our clients.

We also see all of us at Mappa Wealth Management and all of our clients as a community. That's why we hold regular educational seminars and town hall meetings with not just us, but experts in various financial fields and on the markets in general.

We write and produce monthly newsletters on a variety of financial topics, such as risk management, bear and bull markets, how insurance is part of an overall financial plan, etc. We send email blasts we call “Trending Topics” that often address immediate economic issues. We believe that a knowledgeable and informed client is our best client.

Financial education is about being financially literate about the financial world in general and your finances in particular. Helping you understand both of these scenarios is one of the best parts of our role as your advisor.

Please call us to discuss your situation and how we can help you.

Mark Mappa, Financial Advisor
Steve Wilhusen, Financial Advisor

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. 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.



CU Kind Day 2026

Each year, credit unions across the country unite to celebrate **CU Kind Day**, a day dedicated to spreading kindness, giving back, and raising awareness of the credit union difference in the communities we serve. **On October 12, 2026, Partnership Financial Credit Union (PFCU) proudly participated in CU Kind Day for the eighth consecutive year.** PFCU team members volunteered their time and talents at an impactful local organization.

A group of employees volunteered at **Feed My Starving Children** in Schaumburg, a Christian nonprofit organization that partners with organizations and ministries around the world to help end hunger. The PFCU team packed **180 boxes**

containing 38,880 meals, enough to feed **106 children for an entire year.** In addition to the Feed My Starving Children initiative, team members also organized 900 books for Bernie's Book Bank in Lake Bluff. Bernie's Book Bank provides free, high-quality books to help children build and grow their own home libraries, fostering a lifelong love of reading.

Thank you to all our PFCU volunteers who generously gave their time and made a meaningful impact on CU Kind Day. Your efforts strengthened our communities and embodied the credit union philosophy of people helping people. To learn more about these organizations, please visit BerniesBookBank.org and FMSC.org.

Young Professional Crasher – Sebastian Ball!



Please join us in congratulating Sebastian Ball on being selected as a Young Professional Crasher for the Illinois Credit Union League Annual Conference!

This significant accomplishment recognizes Sebastian's dedication to the credit union philosophy, commitment to professional growth, and passion for serving our members.

As a Young Professional Crasher, he will connect with credit union professionals and industry leaders from across Illinois and gain valuable insights into the future of the credit union movement. His selection reflects the enthusiasm, professionalism, and commitment he brings to PFCU every day. **We are incredibly proud of Sebastian and this well-deserved recognition. Congratulations, Sebastian!** Thank you for representing PFCU with excellence!

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2000 5th Avenue
Bldg. C



Theresa

Illinois Credit Union League Award Winners!

Congratulations to Theresa and Sara!

The Winner of the Hall of Fame: Leadership of the Year Award is Theresa Guerriero, retired PFCU Chief Lending Officer and current associate Board Member.

This award recognizes an individual's lifetime contributions to the credit union movement in Illinois within their chapters, at the state, and/or national level. She will receive an award honoring this special designation at the ICUL Annual Convention's Chairperson

Reception & Awards on Friday, October 23rd, in Chicago. **Congratulations Theresa!**

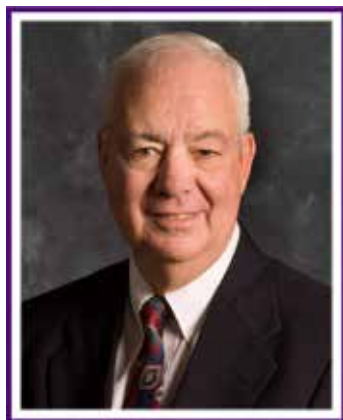
And congratulations to Sara Snopek, winner of the Emerging Leader of the Year Award! This award honors rising professionals who show exceptional dedication to the credit union movement. It recognizes young leaders who make an impact through innovation, volunteerism, and forward-thinking leadership, demonstrating a strong commitment to growth, collaboration, and the industry's future.

Sara also serves on the Young Professional Committee and began her journey as a Crasher. She will attend the conference, providing PFCU with strong representation and support for young professional development within the credit union industry. Thank you, Sara, for your continued support of the YP program and for representing PFCU.



Sara

Our Long-time Board Member – Walter John – Is Retiring



Walter John has devoted an extraordinary 50 years of service to the Board of Directors of Partnership Financial Credit Union and Niles Township

Credit Union. During his remarkable tenure, Walter has held every position on the PFCU Board, demonstrating an enduring commitment to leadership,

service, and the credit union movement. This month, Walter will be retiring from the Board of Directors.

As a longtime member of the NTSCU Board, Walter was instrumental in the formation of PFCU. In 2014, Niles Township Schools, New Trier Federal, VAMCO, and Barrington Area Educators Credit Union joined forces in a first-of-its-kind partnership of equals. Walter was a driving force behind this historic collaboration and helped guide the organization through this transformational period.

Walter also witnessed and helped shape the remarkable growth of the credit union. What began as a single drawer

in a high school, offering members savings accounts and loans of up to \$1,000, has grown into a full-service financial institution with more than \$400 million in assets and six locations. Walter's vision, experience, and steadfast leadership have been an important part of that extraordinary journey.

Walter's commitment to serving others extends beyond his work with the credit union. He spent most of his professional career as a counselor at Niles Township High School. He attended the University of Illinois and the University of Michigan, earning a degree in Social Studies and Guidance.

PFCU is deeply grateful to Walter for his five decades of extraordinary service and leadership.

His contributions have left an indelible mark on the organization and the members it serves.

We are proud to celebrate his remarkable legacy of service.



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

PFCU Milestone Anniversaries Happy Anniversary!



Oct. 21st – 1 Year
ALEX KNORR
Compliance Specialist
Morton Grove



Oct. 26th – 5 Years
LENA KNORR
Executive Assistant
Morton Grove



Nov. 17th – 1 Year
MARKELL SINGLETON
Lead Member Services
Rep. & Loan Processor
Evanston



Dec. 13th – 5 Years
SETH LONDON
Executive VP
of Lending
Morton Grove

Holiday Office Closures – 4th Quarter 2026*

Wednesday, November 11 | Veterans Day

Thursday, November 26 – Saturday, November 28 | Thanksgiving

Thursday, December 24 | Christmas Eve – Closing at 12:30 pm

Friday, December 25 | Christmas

Saturday, December 26 | Christmas Weekend

Thursday, December 31 | New Years' Eve – Closing at 12:30 pm

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.