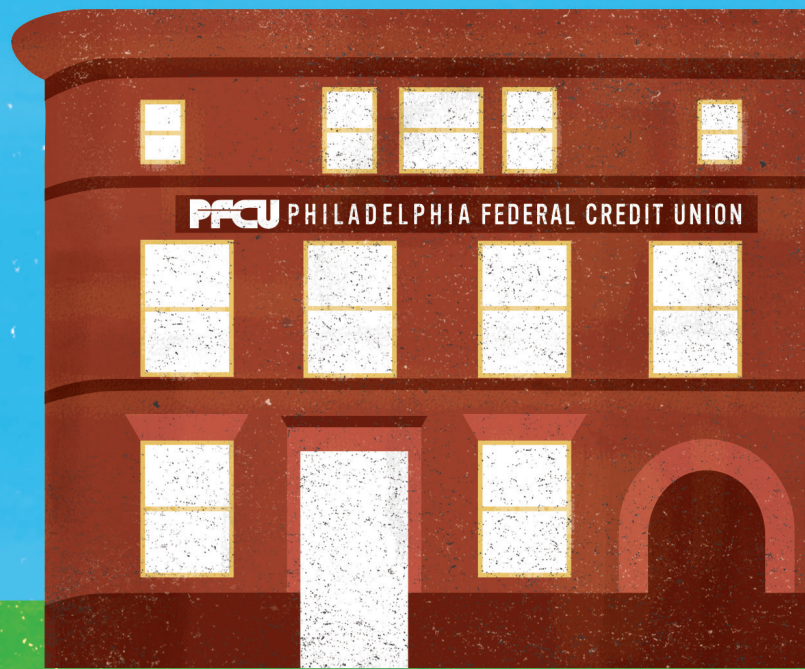


MoneyLine

PFCU
PHILADELPHIA
FEDERAL CREDIT UNION
Not here for our profit.
Here for yours.

**LEAD YOUR FRIENDS TO BETTER BANKING.
WE'LL GIVE YOU BOTH \$100!**



**PRIORITIZE YOUR FINANCIAL GOALS WITH CLARIFI!
APRIL SHREDDING DAY EVENTS**

SPRING 2023
PHILADELPHIA FEDERAL CREDIT UNION

PFCU IN ACTION



From left to right: Erin Ellis, PFCU Community Relations Specialist, presented the check to Ellen Freda, HIAS PA Director of Development.

PFCU SEASON OF GIVING CAMPAIGN

Throughout the month of December, PFCU held its annual giving campaign to support individuals and families in need during the holiday season. Every year, we partner with a local organization to connect our employees with opportunities to give to others. In 2022, we partnered with HIAS PA. PFCU employees were happy to make cash donations, and the total amount collected was \$2,000.

PFCU DAY AT TEMPLE UNIVERSITY

On Saturday, January 7, PFCU members and fans enjoyed a family outing of watching basketball as the Temple Owls challenged the Tulane Green Wave team. Fans received co-branded baseball caps and discounted tickets compliments of PFCU. During the festivities, Joseph F. McHugh, Jr., PFCU Treasurer of the Board, went down on the court to accept the game ball from Arthur Johnson, Director of Temple Athletics. The Owls lost the game 76-87, but a good time was had by all.



From left to right: Arthur Johnson, Temple University's Director of Athletics, presented the game ball to Joseph F. McHugh, Jr., PFCU's Treasurer of the Board.

PFCU DAY AT BLOOMSBURG UNIVERSITY

On Saturday, February 25, PFCU members and fans enjoyed a doubleheader of the women's and men's Huskies basketball teams as they challenged the West Chester Golden Rams. PFCU Bloomsburg branch employees were on hand to distribute co-branded scarves and thundersticks to the fans. Although both Huskies teams lost to their opponents, a good time was had by all.



Bloomsburg branch employee Rachel Gross, seated, was joined by the Huskies cheerleading squad.

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Not here for our profit.
Here for yours.



Temple athletes were happy to practice with the Inner City Warriors team.

TEMPLE UNIVERSITY ATHLETES PARTNER WITH PFCU

On Saturday, February 11, Erin Ellis, Community Relations Specialist, spent an afternoon with Temple University athletes, who volunteered to practice with the Inner City Warriors football team. PFCU supplied free pizza for everyone. In addition, Erin also worked on a painting project during February and March with the athletes at the Dr. Tanner G. Duckrey School to restore their library and make it a welcoming space for their students. Children's books were donated to the Duckrey library by the Cecil B. Moore Branch of the Free Library of Philadelphia.



Team library members consisted of Ms. Cronin, Assistant Principal at Duckrey School; Ms. Bates, Parent/Community Outreach Liaison; Climate Staff at Duckrey School; Community Activist Mr. Byrd, Director of Player Development, Temple University Football; and Mr. Cohen, Principal at Duckrey School.



**HAVE QUESTIONS?
CONTACT THE PFCU
SUPERVISORY COMMITTEE.**

If you have questions regarding your account(s) after reviewing your statement, please write a letter to the PFCU Supervisory Committee, and they will respond to your inquiry. Please mail your comments to:

PFCU Supervisory Committee | P.O. Box 21004 | Philadelphia, PA 19114

OPEN INTERVIEWS FOR FULL-TIME **BRANCH ASSOCIATES**

- SATURDAY, APRIL 22
- 9:00 AM - 12:00 PM
- COURTYARD BY MARRIOTT PHILADELPHIA CITY AVENUE (4100 PRESIDENTIAL BLVD.)



EMPLOYMENT OPPORTUNITIES

Do you love Philadelphia and want to see it thrive? Do you want to help your friends, your neighbors and your loved ones grow and prosper? Sounds like we'd make a great team!

PFCU is now hiring for our Contact Center and Branch.

Visit our careers page at pfcu.com/careers-at-pfcu for more information.

LEAD YOUR FRIENDS TO BETTER BANKING. WE'LL GIVE YOU BOTH \$100!



When you find a deal as good as your PFCU membership, you don't have to keep it a secret. Share it with your family and friends! We'll

- Money Market Account
- Tuition Rewards Program

Your friends, neighbors and co-workers are eligible for PFCU membership if they live, work, regularly conduct business, worship or attend school in the city of Philadelphia or Columbia County. Family members are eligible for membership simply by being related to you!

even reward you for spreading the good news about PFCU. **With our Member Referral Program, when you refer a new member throughout the month of April, both of you will receive \$100.***

You can refer others through the member referral page available at pfcu.com. Select Member Referral Program under Membership, complete each section, then follow up with your friends and encourage them to open an account with PFCU.

Then, all the new member has to do for the both of you to receive \$100 is open a checking account with a qualifying service, including:

- Bill Payer
- Direct Deposit
- eStatements
- IRA or Regular Savings Certificate
- Any Loan

Credit union benefits include savings and loan advantages, as well as better member service. Share the rewards of PFCU membership today!

*All new accounts are subject to Philadelphia Federal Credit Union (PFCU) standard account membership terms and disclosures. Eligible account types are Basic and CU Succeed. In order to receive the incentive, both the referring member and the new member's accounts must remain in good standing for a period of 90 days from the date of the new member's account opening. In addition, the new member must open a checking account plus a qualifying service and conduct at least six transactions for a minimum total of \$250 in the 90 day period. Internal account transfers are excluded from the minimum total. Existing primary members and joint owners opening a new account do not qualify as a new member. Former members qualify as a new member provided their previous account was closed for at least six (6) months prior to the date of reopen. A member may not engage in fraudulent activity to earn a referral bonus including, but not limited to, fraudulent account activity and fraudulent referral activity. Member referral bonuses are taxable dividends and will be reported on IRS Form 1099-INT. Once an eligible new member is referred by an existing member, no other existing member may refer that same member. PFCU may modify the terms of this referral program without prior notice by modifying these Member Referral Program Terms and Conditions. PFCU reserves the right to end this program at any time without prior notice.

The personal information you provide for this offer will not be sold or provided to any third party marketers. For more details, please review our privacy policy. In supplying the information above, you agree and understand that PFCU will send an email to your friend(s) specified above. PFCU shall not be liable for incorrect, inaccurate or illegible email addresses nor shall it be liable for undeliverable email or email sent to the wrong address. In addition to your personalized comments, PFCU will append a marketing message inviting them to become a member. By clicking Submit you agree to all of the aforementioned terms and conditions of this Member Referral Program.

APRIL SHREDDING DAY EVENTS



APRIL 22, 2023

11 a.m. – 1 p.m.
PFCU Operations Center
12800 Townsend Road

APRIL 29, 2023

10 a.m. – 12 p.m.
PFCU Bloomsburg Branch
1615 Columbia Boulevard



For the shredding event at the PFCU Operations Center, please enter the parking lot from the rear of the building on Townsend Road. **Do not enter on McNulty Road near the Service Center drive-thru lanes.**

To ensure that your wait time is minimal, please remember to follow these guidelines:

- ✓ Please arrive early, before the truck reaches capacity.
- ✓ Limit the number of boxes to three (3) to ensure quick disposal of your personal documents.
- ✓ **DO NOT USE PLASTIC BAGS.** Paper bags, bins and boxes are preferred.

Please be considerate of your fellow credit union members who will have to wait if the guidelines are not followed properly. Thank you in advance for your cooperation.

FINANCIAL LITERACY IN ACTION



*Erin Ellis,
Accredited Financial
Counselor*

One of the ways that Philadelphia Federal Credit Union gives back to our community is through our Financial Education Program led by Accredited Financial Counselor® Erin Ellis. Our Financial Education Program has continued to bring webinars to both PFCU members and the Philadelphia community.

For many years, PFCU has had a strong relationship with Temple University and Temple Athletics. Recently, we have had the opportunity to grow together, not only by supporting the student athletes with financial education, but by also by working together in our community.

One collaboration with PFCU and Temple Athletics was with the local youth football team, the Inner City Warriors. The Temple Football players practiced with the young athletes, running drills and even leading some fun competitions. However, the goal for the youth was more than just improving football skills. That is why they invited PFCU's financial educator. Erin was invited to speak about financial wellness with the families attending practice. Erin spoke about options for saving for children, where to find free tax preparation services and how members can access free personal finance counseling with Clarifi.

All of the football players, Warriors and Owls, loved the Temple swag and pizza donated by PFCU. We had a ball at this event and loved incorporating financial wellness in an unlikely place.



Are you interested in hosting a seminar either in person or virtually in your community or at your place of employment? PFCU's seminars are always free and offered on a variety of topics. We will work with you to schedule the most convenient time for a seminar. If you would like to schedule a one- or two-hour financial education seminar, please contact Erin Ellis at financialeducation@pfcu.com.



April Virtual Webinars

HOME BUYING 101:
FROM PLANNING TO CLOSING
Wednesday, April 12, 10 - 11:30 a.m.

PAYING FOR COLLEGE
Wednesday, April 19, 10 - 11:00 a.m.

To register, visit pfcu.com and
view our Events & Classes

PRIORITIZE *YOUR* FINANCIAL GOALS WITH CLARIFI!

Clarifi is our financial partner that is ready, willing and able to work with our members to create a lifetime of healthy financial habits. A local non-profit credit and housing agency, **Clarifi** has been working with people for 50+ years in the Greater Philadelphia area.

Have you given thought to your credit score, mortgage, paying off credit card debt, buying a home, saving for your future or why your money runs out before the end of the month? **Clarifi** is a resource you can trust as you move toward a clear financial future.

We are fortunate that **Clarifi** is based right in our neighborhood with offices and counselors in the Greater Philadelphia Metro Area. As a PFCU member, you have access to Clarifi's one-on-one counseling, group and online financial

education, phone support and more. Many sessions are offered at no cost. There are also a number of specialized counseling sessions available for a modest fee.

Clarifi's Certified Counselors are available for in-person or telephone-based sessions. Their hours are Monday through Friday from 8 a.m. – 6 p.m. and Saturday from 8 a.m. – 2 p.m. (hours vary by location). Call the toll-free number of **855-761-4975** or visit the website at **pfcu.clarifipartner.org**.

From immediate needs to everyday financial wellness, see all the ways Clarifi can help.



CONSIDER A RECREATIONAL VEHICLE LOAN FOR YOUR VACATION NEEDS

A recreational vehicle (RV) can be your home away from home! It's an easier way to go camping than the traditional options. With its bathroom, bed and kitchenette, the amenities are more comfortable and convenient than what's available with tent camping. You can leave supplies inside the RV after a trip so they're ready to go again when you are. If rain falls on your vacation, you'll stay drier inside an RV.

When it's not raining – and maybe even if it is – an RV easily accommodates an outdoors vacation. One in four Americans prefers this type of vacation. With views of water, trees or mountains, being outdoors can benefit mental health. Want to relax and clear your mind? Get outdoors! Surrounding yourself with nature relieves stress and improves physical well-being. Vitamin D from sunshine can boost your mood, and exercise can help you feel re-energized. Escape the chaos. When you need to get away from it all, an RV easily lets you put the demands of everyday life in the rearview mirror.

Here are four more reasons why RVs are so popular:

- 1. They allow you to enjoy the journey.** Traveling in an RV makes the trip to your destination part of the fun. During busy season, you may be tied to an RV park reservation, but if you're willing to take the road less traveled, you're free to stop when and where you want on a whim.
- 2. They may be more affordable than other vacation options.** Compared to a hotel or an Airbnb, an RV

vacation may save families as much as 60 percent. You're likely to grocery shop rather than eat out, which saves on food costs. And the biking, hiking, swimming and fishing that often accompany an RV vacation may be less expensive than other vacation activities.

- 3. You can bring your pets.** Rather than pay for a kennel or ask a friend to watch your pets, an RV lets you bring them along. In contrast, a hotel may not allow pets, and a tent may not have the space. Sharing downtime with your pet can add to your relaxation and make the vacation even more special.
- 4. You can camp while having a remote office.** With some campgrounds offering Wi-Fi, connecting to the office from an RV allows you to keep up at work while you're away. Research indicates that staying connected allows people to extend their vacation by six days on average.

If you're dreaming of an RV vacation, PFCU can help! We offer Recreational Vehicle Loans with several financing terms to fit your budget. And our lending process is simple and straightforward, so you can get out on the road sooner! Apply online at **pfcu.com** or call a Member Services Representative at **215-934-3500** or **1-800-832-PFCU** (outside the metropolitan area).



ARE YOUR KIDS ON THE RIGHT TRACK FOR FINANCIAL INDEPENDENCE?

From a young age, we're taught to wear our seat belts, eat our fruits and vegetables and make our beds. In school we learn math, science, communications and health. But few of us are taught the importance of budgeting, saving and investing. At Philadelphia Federal Credit Union, we're here to help teach your kids financial responsibility with our wide range of youth accounts that fit any age or stage of life.

SEE FOR YOURSELF:

For the college-bound kid:

Tuition Rewards Program

Our Tuition Rewards Program is a college savings plan like nothing you've seen before. By participating in the program, you earn guaranteed scholarships at participating private colleges and universities equaling up to one full year of tuition for FREE! And as your balance at PFCU grows, so do your Tuition Rewards points.

For the teens:

CU Succeed®

The CU Succeed program offers members 13 to 17 years old the opportunity to learn about money while establishing and maintaining great credit. There are special checking accounts, saving accounts, check cards and other services specifically for our teen members, such as no-minimum

checking balance, high-yield savings on amounts over \$2,000 and personal loans as low as \$500!

For the littles:

Moola Moola Kids Club

The Moola Moola Kids Club is a great way to teach even the youngest members the value of saving. As they explore

the world of Lotta

Loot, featuring the magical monster Moola Moola and his friends, kids will learn valuable saving skills they can carry with them through life. Plus, with a savings balance as little as \$50, Kids Club members receive dividends and a quarterly Moola Moola newsletter.



Start your child on the path to financial independence today! We're here to help. Stop by any branch or visit pfcu.com to open a youth account today.

NOW ACCEPTING 2023 SCHOLARSHIP APPLICATIONS

To continue our support of higher education and in celebration of National Credit Union Youth Month, April 1-30, PFCU is pleased to announce our **20th Annual Scholarship Program** that awards six \$2,500 scholarships to members who are high school seniors in good standing.*

Applications require transcripts, a teacher's reference and two completed essay questions. Scholarship funds must be used for tuition or textbooks only at an accredited college, university or business school. Scholarship program information is available online at pfcu.com.

Submissions are currently being accepted and must be postmarked by April 14, 2023. Recipients will be notified by April 28. All scholarship funds will be sent directly to

the school on the recipient's behalf.

The Community College of

Philadelphia's Northeast Regional Center is also accepting applications for the Philadelphia Federal Credit Union Scholarship. Students must be a member of PFCU in order to apply. The deadline is June 30. **One recipient will receive up to \$400 toward pursuing their associate degree for the 2023 school year. Please visit ccp.edu/scholarships to view eligibility criteria.***

*PFCU employees, directors, volunteers and their immediate family members are ineligible to participate.





Share Your Story:

If you had a good experience with Philadelphia Federal Credit Union, we want to know about it. Please email us at service@pfcu.com or call us at **215-934-3500** or **1-800-832-PFCU** (outside the metropolitan area).

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Federally insured by NCUA

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Philadelphia, PA 19154

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Holiday Hours

All PFCU locations will be closed on **Monday, May 29**, in observance of Memorial Day; **Monday, June 19**, for Juneteenth National Independence Day; and **Tuesday, July 4**, in observance of Independence Day.

FINANCE ALL YOUR BIG PLANS WITH A PFCU HOME EQUITY LOAN

Do you have big plans to tackle a home improvement project? Consolidate debt? Finance a college education? Buy a new car? With a home equity loan from PFCU, it's possible!

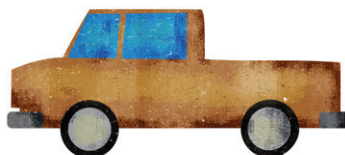
It's a common misconception that home equity loans can only be used for home improvements. The reality is you can use a home equity loan to pay for a wide variety of expenses – from home

renovations and repairs to a new car, college tuition or even a dream vacation.

Our competitive rates are lower than a credit card, and a fixed rate means you don't have to worry about changing rates or payments over the life of your loan. You can borrow a fixed amount and pay back the loan over a pre-determined period of time.

Experience the benefits of a home equity loan:

- More affordable than high-rate credit cards
- Versatile – use for a wide variety of expenses
- No closing costs
- No points
- Interest may be tax-deductible*



Apply for your home equity loan anytime, day or night.

SIMPLY APPLY ONLINE AT PFCU.COM OR CALL A MEMBER SERVICES REPRESENTATIVE AT 215-934-3500 OR 1-800-832-PFCU (OUTSIDE THE METROPOLITAN AREA).

*Consult with a tax advisor regarding the deductibility of interest.