

MoneyLine

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

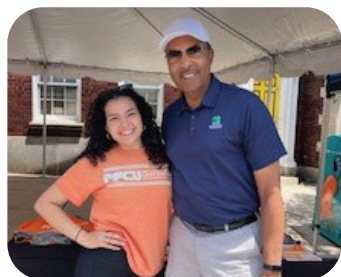
**GIVE YOUR CHILD FINANCIAL CONFIDENCE
EMBARK ON FINANCIAL WELLNESS
WATCH OUT FOR SMISHING**



PFCU IN ACTION

PFCU/COMMUNITY COLLEGE SCHOLARSHIP AWARDED

Congratulations to Elizabeth Otero, a PFCU member and student at the Community College of Philadelphia. Elizabeth is studying to earn her nursing degree. She was awarded the PFCU/Community College of Philadelphia Scholarship and received \$600 to be used toward her studies.



CBS3 News Anchor Ukee Washington stopped by to talk and take a picture with our very own Yorkenia Gomez, PFCU Business Development Specialist.

celebrity! CBS3 News Anchor Ukee Washington stopped by our table to greet Yorkenia Gomez, PFCU’s Business Development Specialist.

JUNETEENTH FESTIVAL SPONSOR

On Saturday, June 15, PFCU was happy to be one of the sponsors of the 18th Annual Philadelphia Juneteenth Festival. It was held on the grounds of the Johnson House Historic Site in the Germantown section of the city. Thousands of people came out in support of the holiday and to engage in the event – including a local

SPONSOR OF UNIVERSITY CITY DISTRICT’S MOVIES IN CLARK PARK

During the month of August, PFCU helped to sponsor the 10th annual Movies in Clark Park series. For four weeks, residents in the West Philadelphia section of the city enjoyed free outdoor screenings in Clark Park. Presented by the University City District, the free family favorites and classic films engage the community and help bring a safe, family-friendly event to the neighborhood. We were happy to attend.

PFCU HOSTS FREE SHREDDING DAY EVENT

PFCU held another free shredding event on Saturday, September 14, at our Operations Center located in Northeast Philadelphia. PFCU members disposed of their personal documents to reduce the risk of identity theft while doing their part to save the environment.

SUMMER FINANCIAL LITERACY PROGRAM

Yahne Jackson, PFCU’s Financial Educator, presented two financial seminars for the Boys & Girls Club as part of the Philadelphia City Controller’s Office Summer Financial Literacy Program. She spoke to students on the topics of Introduction to Banking and Credit. We congratulate the students who graduated from the program.



One of the participants (left) posed for a picture with Christy Brady, City Controller, and Yahne Jackson, PFCU’s Financial Educator.

PFCU PARTICIPATES IN TEMPLE FEST

PFCU Business Development Specialists were on-hand during Temple University’s Temple Fest event held in August. New freshmen students were able to stop by our table to get information on PFCU products and services and to spin our prize wheel to win some co-branded swag. We are proud to be a valuable resource for Temple students.



Yorkenia Gomez, Business Development Specialist, was happy to award a prize to a new student.

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NO MORE MISSED PAYMENTS AND LATE CHARGES WITH EZ PAY

With our **EZ Pay** service, you can set up recurring ACH payments for your new and existing PFCU loans from another financial institution without missing a payment or incurring a late fee. Simply enroll in EZ Pay through our mobile or online banking platform under “eServices.”

EZ Pay is accepted for the following loan payments:

- Auto Loan (new and used)
- Boat Loan
- Business Loan
- Credit Builder Loan
- Fast Track Loan
- Home Equity Line of Credit
- Home Equity Loan
- Land Loans
- Lines of Credit
- Motorcycle Loan (new and used)
- Personal Loan
- Recreational Vehicle Loan (new and used)
- Share Secured Loan

Please note: EZ Pay is not accepted for mortgage payments.

GIVE YOUR CHILD FINANCIAL CONFIDENCE

Give your child a head start on learning financial confidence with one of our three youth account options. Each account option is curated to a specific age group so children can learn important financial skills in a way that they can understand. We’re here to help you teach your child financial independence and start them on the right path.

With three options curated for our youngest members, teens and young adults heading off to college, Philadelphia Federal Credit Union provides opportunities for all ages to be ready to handle their own finances someday.

For the college-bound kids:

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, debit cards and other services specifically for our teen members, such as no-minimum checking balance, higher-yield savings on amounts over \$2,000 and personal loans as low as \$500!

For the youngest ones:

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.



FINANCE YOUR BIG PLANS WITH A HOME EQUITY LOAN OR HOME EQUITY LINE OF CREDIT (HELOC)

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 or line of credit 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 or HELOC to pay for a wide variety of expenses – from home renovations and repairs to a new car, college tuition or even a dream vacation.

A HELOC differs from a traditional home equity loan because it offers a revolving line of credit. You can use the full amount or borrow against it in smaller increments, and you will pay interest only on the amount you borrow. We are offering a low introductory rate of 3.99% APR* for the first 12 months. If you are looking for a smart way to get the money you need, a HELOC might be right for you.

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.

Visit pfcu.com to apply and get started on your next goal!

* The Home Equity Line of Credit (Line of Credit) introductory rate of 3.99% APR is available for all new Lines of Credit for a 12-month period of time from the opening date of the Line of Credit. Introductory rate available to new Lines of Credit only. Minimum of \$5,000 per Line of Credit. The introductory APR will terminate at the end of the 12-month introductory period. No notice of termination to the borrower is required. Upon expiration of the introductory rate, the variable rate stated in borrower's Loan Disclosure applies. APR=Annual Percentage Rate. This plan has a variable rate feature. The Annual Percentage Rate (corresponding to the prime rate) and the minimum payment during the draw and the repayment periods can change as a result. Minimum payment example: If you made only the minimum payments and took no other credit advances, it would take 180 months to pay off a credit advance of \$15,000.00 at an annual percentage rate of 8.25%. During that period, you would make 180 monthly payments of \$145.52. Maximum rate and payment example: If you had an outstanding balance of \$15,000.00 during the draw period and took no credit advances, the minimum payment at the maximum annual percentage rate of 18.00% would be \$241.49. If you had an outstanding balance of \$15,000.00 during the repayment period, the minimum payment at a maximum annual percentage rate of 18.00% would be \$241.49. Your rate will be based on your credit history and other factors and may be higher. Rates and terms are subject to change without notice. The maximum APR that can apply is 18%. Property insurance is required and flood insurance may be required. Home Equity Lines of Credit are only available in PA, NJ, NC, SC, DE, MD and FL. Other charges may apply for loans secured by property outside PA and NJ and are the responsibility of the borrower. Offer of credit is subject to credit approval. Fees that PFCU pays on borrower's behalf will be recaptured and will be the responsibility of the borrower if the loan is paid off within the first three (3) years. Consult a tax advisor regarding the deductibility of interest.



EMPLOYMENT OPPORTUNITIES

Do you love Philadelphia and want to see it thrive?

Do you want to help your friends, 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 Network!

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

NEW PFCU WEBSITE COMING SOON

We are excited to announce that PFCU will be unveiling a new website during the last quarter of this year. Our purpose is to provide our new and existing members with a user-friendly platform in order to achieve their financial goals.



Our website will feature a new, simplified design with easy navigation and clear calls to action. When visiting the new platform from your desktop or mobile device, you'll enjoy the enhanced functionality that includes a robust search feature, improved calculators and a trusted resource for financial education.

FINANCIAL LITERACY IN ACTION



Yahné Jackson,
Accredited Financial
Educator

In the third quarter of this year, PFCU has been on a roll, continuing to bring financial literacy to the forefront in our community with a plethora of activities and workshops! Yahné Jackson, our Financial Educator and Community Relations Specialist, kicked it off with a Community Behavioral Health financial webinar, and from there, she didn't stop. She rejoined forces with the National Center

of Urban Solutions & Beyond Literacy to host engaging financial workshops, and Yahné had a blast answering questions at HIAS PA's financial question-and-answer sessions for immigrant students. She also held financial and career chats with the students at The Workshop School and, in collaboration with the City Controller's Office, did the same at the Boys & Girls Club. Her passion for spreading financial knowledge included sessions at the Peace Corps, The Arts League, Better Tomorrows, the Achieving Independence Center, and even the University of Pennsylvania's high school student interns at West Philadelphia and Sayre high schools. Each workshop was designed to empower, with tips on everything from spending plans to making savvy financial decisions. The students really enjoyed learning about ways they could prepare themselves to have discussions with their families as they step into financial responsibility.

PFCU reignited our beloved financial webinars, which have been a hit once again. Beyond Literacy and Community Behavioral Health got a taste of our virtual financial wisdom, and now we have once again made this available for our members, team and surrounding community. Each session was more than just a presentation; it was an interactive experience, where attendees could dive deep into the world of finance. Yahné had a great time and looks forward to seeing the excitement and curiosity from more participants. PFCU offers congratulations to the students at the Boys & Girls Club who graduated from the Controller's Office Financial Literacy Summer Program and to Beyond Literacy's Class of 2024!

As we look ahead, PFCU is excited to continue our journey, expanding on youth topics and providing more avenues for financial growth. Keep an eye out because, PFCU, financial literacy is always in action!

MONITOR YOUR CARDS WITH VISA PURCHASE ALERTS AND VISA SECURE

Your PFCU debit card is a powerful tool to make your purchases easy and quick. Now, you can easily stay on top of your card activity with Visa® Purchase Alerts* – a free service that keeps you informed and helps detect fraud within seconds.

Enrolling in **Purchase Alerts** only takes a few minutes, and you can customize the alerts you want to receive. When transactions route through the Visa network for authorization, you are notified whenever a transaction on your card matches the alert triggers you specify. You can select if you'd like to receive text messages, email or both for your notifications.

Alert options include:

- Purchases over a specified dollar amount
- Purchases online, over the phone or through the mail
- Purchases outside the United States

You can receive transaction specifics within each alert, including:

- Purchase amount
- Merchant name and location (if available)
- The last four digits of the card used

Ready to make your PFCU debit card even more powerful? Sign up for **Purchase Alerts** at [Visa.com/PurchaseAlerts](https://www.visa.com/PurchaseAlerts).

Visa also offers Visa Secure, a program that helps confirm your identity when you make an online purchase. There is no need to download anything, install software or register your account. During an online purchase from your desktop or mobile device, you may be guided through an extra step to verify your identity. This helps ensure that you are actually you to better protect you from fraud.

By using this service, you have an added layer of protection that prevents the unauthorized use of your Visa debit and credit cards while shopping online. Your information is transmitted using a high level of encryption and is stored on a secure server. Best of all, the service is free!

*Cardholders are responsible for reporting any suspicious or fraudulent activity. Some cell phone carriers may charge fees to send or receive a text message. Message and data rates may apply. Please check your mobile plan or contact your mobile carrier for further information. A qualified transaction is any transaction routed through Visa.

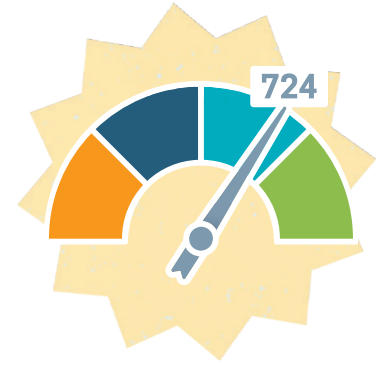
BUILD BETTER CREDIT WITH A CREDIT BUILDER LOAN

Having good credit can improve your credit score, and having a good credit score tells lenders that you can manage debt. A good credit score also makes it easier to get approved for new credit cards and loans at lower interest rates.

At PFCU, we want to help you on the path to financial success, so we made the process easy. Here's how it works:

- Apply for a **PFCU Credit Builder Loan** amount between \$250 and \$1,000 with a competitive low rate of 4.00% APR.*
- The funds are held in a PFCU Savings Account for the term of the loan. We offer terms between 12 – 18 months.
- Make on-time monthly or biweekly payments. Consistently paying off the loan according to schedule can help build your credit.
- PFCU pays dividends on the money in savings while you make timely payments and establish credit.
- When the loan is paid in full, you will have the amount of the loan plus dividends available in your PFCU Savings Account.

- PFCU will report your payment history to the three major credit bureaus: Equifax, Experian and TransUnion.



If you are ready to take the first step toward better credit, we are ready to help! Apply for a **Credit Builder Loan** today by calling a Member Services Representative at **215-934-3500** or **1-800-832-PFCU** (outside the metropolitan area) or visiting pfcu.com.

*APR = Annual Percentage Rate. For each \$250 borrowed at 4.00% APR over a term of 12 months, you'll pay approximately \$21.29 a month. Rate current as of May 12, 2017. This is the credit union's best rate. The available rates and terms are subject to change without notice. Offer of credit is subject to credit approval. Results not guaranteed. Improvement in credit score dependent upon your specific situation and financial behavior. Failure to make monthly minimum payments by the payment due date each month will result in negative reporting to your credit report, which will not improve your credit history. This project will not repair your credit, and negative credit history will not be removed from your credit report as a result of this program.

NOTICE OF ANNUAL MEETING

**SUNDAY, MARCH 23, 2025 AT 9:00 AM,
HEROES BALLROOM, 11630 CAROLINE RD.**

Nominations of candidates must be made by the Nominating Committee or by petition. No nomination from the floor at the Annual Meeting will be permitted except in the case that insufficient nominations for the available vacancies are returned by the committee and/or by petition. The election will not be conducted by mail ballot and there will be no nominations from the floor when there is only one nominee for each position to be filled.

Persons wishing to run for one of these seats must file an official petition for nomination with the recording officer of the Philadelphia Federal Credit Union by December 2, 2024, at 12:00

p.m. Petitions for nomination must contain the printed name, address, date and signature of the nominee. Only a member who is at least the age of 18 and who has not been convicted of a crime of dishonesty or breach of trust can be submitted as a nominee. Official nomination petition forms may be obtained at the Philadelphia Federal Credit Union's headquarters (12800 Townsend Road) during normal business hours beginning on November 1, 2024. Petitions for nomination must contain the names, addresses, signatures and last four digits of the Social Security number from at least 500 Philadelphia Federal Credit Union members and must be accompanied by a certificate from the nominee stating that he or she is agreeable to the nomination and will serve if elected. Each nominee by

petition must submit a short statement of qualifications and biographical data containing the following information only, which may be published in the official candidate listing and mailed out with the ballot: (1) number of years as a member; (2) present and past employers and positions held; (3) years of service with Philadelphia Federal Credit Union, other credit unions, or credit union organizations as a director, officer or volunteer member of committees.

Your Credit Union Nominating Committee has selected the following candidates for election in 2025:

Bridget Brown
Bernard Lester
Elizabeth Sees
Charles Zacney

WATCH OUT FOR SMISHING

WHAT IT IS...

Many companies that provide products and services have started offering text message alerts to keep consumers current. Scammers are aware of these alerts, and they are taking advantage of unsuspecting individuals. Scammers send a text with dangerous links or prompt you to respond with personal information by posing as your credit union, an online account or other service – to name a few examples. This Short Message Service (SMS) or text-based phishing scam is called “smishing,” and the bad guys have taken a liking to it.

HOW IT WORKS...

The following are only a couple of examples. Scammers are constantly coming up with new ways to “smish” you:

Use this link: Scammers pose as a familiar company or service and send shocking alerts such as “Your account has been locked due to multiple failed login attempts,” accompanied by a link to supposedly resolve the issue. Smishing links can contain malware that instantly gets installed on your electronic device if you make the mistake of clicking. This malware can contain keystroke-logging software or permit access to your applications and files – making it easy to steal your identity or hold your files for ransom.

Call this phone number: Smishing attacks often try to persuade you to call a number by telling you there has been an issue with your account or that suspicious activity has been detected. A scammer will be ready to take your call and persuade you to provide personal information or make a payment.

Think before you tap!

- Remember that government agencies, our credit union and any other legitimate business will never request sensitive information over a text message.
- Take your time. Much like email phishing, texting scammers will often use the social engineering tactic of creating a false sense of urgency in their message.
- Never click on any links or call any phone numbers in unexpected texts. Contact our credit union or the company directly if you would like to verify the text message.



EMBARK ON FINANCIAL WELLNESS: DISCOVER FINANCIAL CHECKUP AND CREDIT SCORE

Navigate to financial well-being with our Credit Score solution, featuring **Financial Checkup** in our mobile banking app.

UNLOCK FINANCIAL INSIGHTS:

Financial Checkup offers a complete view of your financial health, covering spending details, cash flow and analyses of budgets and debt-to-income ratios. Our Credit Score solution is more than a tool; it's your secret weapon for effective financial management.

PERSONALIZED GUIDANCE AT YOUR FINGERTIPS:

Picture this – personalized tips and recommended steps at your fingertips, guiding you to informed decisions and a financially vibrant future.

EXPLORE MORE WITH CREDIT SCORE:

Access your credit score anytime, anywhere. Set, track and achieve your credit goals while enjoying the protection of credit monitoring.

Discover the power of **Financial Checkup** and our Credit Score solution – your key to a comprehensive view of financial health and informed financial management.

Use our tools to your advantage and enroll in Credit Score today! For mobile banking, tap “More” in the lower right-hand corner and select “Credit Score” from the eServices menu. For online banking, select “Credit Score” from the eServices tab within Teller Net.



PFCU PHILADELPHIA FEDERAL CREDIT UNION

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Philadelphia, PA 19154

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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

PFCU VISA GIFT CARDS MAKE THE PERFECT HOLIDAY GIFT

Does it get harder every year to find that perfect gift for those on your holiday shopping list? A PFCU Visa Gift Card is the perfect choice.

Benefits include:

- **Flexible Amounts:** You choose the amount, and we load the card in seconds.
- **Just the Right Size:** It's easy to mail in a card, give it as a stocking stuffer or add it to another gift.
- **Easy to Purchase:** Stop by a PFCU branch or order online at pfcu.com.*

PFCU Visa Gift Cards are welcomed anywhere Visa debit cards are accepted, in stores and online. They are also easy to give and a welcome surprise for all ages and interests. Let us help you make gift buying easier this year with one or more PFCU Visa Gift Cards!



*There is a minimal service fee of \$2.95 on Gift Cards purchased at any PFCU full-service branch. The Gift Card owner can go online to check transaction history, verify the balance and change details. Gift Cards expire when the remaining balance reaches \$0 or on the expiration date shown on the front of the card. A small monthly \$5 service fee is waived for the first 12 months. A \$5 inactivity fee will be charged to the card following 12 months of inactivity on the card until the balance is \$0.

Holiday Hours

All PFCU locations will be closed in observance of the following holidays:

- Veterans Day, Monday, November 11, 2024
- Thanksgiving Day, Thursday, November 28, 2024
- Friday, November 29, 2024 – TEMPLE UNIVERSITY BRANCH WILL BE CLOSED
- Christmas Day, Wednesday, December 25, 2024
- New Year's Day, Wednesday, January 1, 2025

EAST FALLS BRANCH NOW OPEN

A new PFCU branch is open in the East Falls section of Philadelphia. It is located at 4300 Ridge Avenue, where the Driftway Apartments are situated. The state-of-the-art branch features a spacious interior with plenty of member service and teller stations.

Congratulations to the winners of our East Falls Branch New Account Promotion! Cynthia Kreal and Marquel Lucas received \$1,000 that was deposited into their new PFCU accounts.



From left, Ja'Net Williams, PFCU Assistant Branch Manager, Cynthia Kreal and Terrance Robinson, Branch Manager.



From left, Marquel Lucas and Terrance Robinson, PFCU Branch Manager.