

MoneyLine

PFUCU
PHILADELPHIA
FEDERAL CREDIT UNION

Not here for our profit.
Here for yours.

UPGRADE YOUR ROAD TRIP

GET YOUR FINANCES TO A BETTER PLACE

**BRIGHT FUTURES ARE AHEAD WITH
A CREDIT BUILDER LOAN**



SUMMER 2025

PHILADELPHIA FEDERAL CREDIT UNION

PFCU IN ACTION



Employees from PFCU's Bloomsburg Branch proudly displayed their support during the sponsored Bloomsburg basketball game. Seated left to right at the PFCU table are Rachel Gross, Calista DiOrio and Wyatt Bellum, PFCU Bloomsburg Branch employees.

BLOOMSBURG BASKETBALL SPONSORSHIP GAME

On February 22, PFCU proudly sponsored the final home games of the season for Bloomsburg's basketball teams. With the women's game tipping off at 1:00 p.m. and the men's at 3:00 p.m. against West Chester University, the stands were filled with enthusiastic fans from both schools. These collegiate matchups provided an excellent platform to connect with students, families and alumni while supporting local athletics.

PFCU SPONSORS 255TH ST. PATRICK'S DAY PARADE

The 255th Philadelphia St. Patrick's Day Parade took place on Sunday, March 16. PFCU Board and Committee members along with employees and their families marched the parade route, along with Avalon String Band, up to the Philadelphia Art Museum. We joined thousands of fellow Philadelphians to the delight of the spectators. The parade has been a Philadelphia tradition since 1771 and was televised on CW Philly and rebroadcast on CBS 3 on March 17 in honor of St. Patrick's Day. As part of the festivities, PFCU employees took the opportunity to introduce Betsy, our new virtual assistant, to the crowd.

In This Issue:

PFCU in Action	2
Bright Futures Are Ahead With a Credit Builder Loan	3
Get Your Finances to a Better Place	3
New Vishing Scam Uses AI Voice Imitation	3
Financial Education in Action	4
Help Your Child Learn Financial Responsibility	4
A New PFCU Location Is Coming to Glenside!	5
Take Your Savings to the Next Level	5
Upgrade Your Road Trip	5
2025 Scholarship Winners.....	5
Get Greenlight, the Debit Card and Money App, on Us	6
eStatements Are All About Security and Convenience.....	6
September Shredding Day Event	6
Get the Money You Need From Sallie Mae	7
Employment Opportunities	7



PFCU team members introduced their new virtual assistant, Betsy, to the gathered crowd.

PFCU SUPPORTS ANNUAL FUR BALL GALA

Morris Animal Refuge's Annual Fur Ball Gala was held on Friday, March 28, at the Simeone Foundation Automotive Museum. Catherine Nino, Chairperson of PFCU's CUSO Committee, was in attendance, and PFCU was a Puppy Love sponsor. The Philadelphia-based lifesaving organization is committed to adoption, education and high-quality care with the goal of finding positive and humane outcomes for animals in need.



Catherine Nino, Chairperson of PFCU's CUSO Committee

PFCU SPONSORS SOCIAL WORKERS DAY EVENT

The Fayton Foundation and Alliance of Black Social Workers held their Social Workers Day event on Friday, March 28, in celebration of Social Work Month. PFCU was happy to be one of the sponsors, and the event was held at the Ubuntu Fine Art Gallery in Germantown. The Fayton Foundation is a non-profit organization that provides solutions for a stronger community.



The Fayton Foundation Board from left to right: Deborah McMillan, Annette Murray, Jacqueline Kemp, Marilyn Borge, Tamar Riley, Virginia Smith and Yahné Jackson.

PFCU SUPPORTS COMMUNITY SCHOOL PROGRAM

On Saturday, April 5, Methodist Services Philadelphia supported students and families at their community school program: “Leveling Up: Never too Late to Learn.” It was held at the Anderson Elementary School and offered workshops and resources on topics like academic support, financial literacy, parenting tips and employment opportunities. Yahné Jackson, PFCU’s Certified Financial Counselor, attended the event.



Pictured from left to right: Osiah Thompson (Philadelphia Controller’s Office Intern), Senator Anthony Williams, Denise Lewis (Philadelphia Controller’s Office Director of Community Affairs) and Yahné Jackson.

PFCU OFFERS FREE WORKSHOPS FOR HIGH SCHOOL STUDENTS

Our partners at Heights Philadelphia organized a series of workshops with the high schools in Kensington. The first workshop was held on Wednesday, April 9, at Kensington High School for the Creative and Performing Arts. Yahné Jackson held a senior financial literacy seminar and spoke about several foundational things that seniors should be prepared for after graduation.



Yahné Jackson teaches high school seniors.

SAINT JOSEPH’S UNIVERSITY SEMINAR FOR STUDENT-ATHLETES

On Thursday, April 10, Yahné Jackson held a financial literacy seminar in the Hagan Arena for the student-athletes from SJU’s men’s and women’s basketball teams.



Yahné Jackson addresses the students at her seminar.

SAINT JOSEPH’S UNIVERSITY “MEET THE HAWKS” EVENT

On Monday, April 28, Saint Joseph’s University held their “Meet the Hawks” event at Hagan Arena’s Hall of Fame room. It was designed to give SJU Athletics’ partners, including PFCU, the opportunity to meet the players of the men’s and women’s basketball teams and learn a bit more about their sports program. The event was moderated by Joe Lunardi, aka “Joey Brackets,” a college basketball analyst for ESPN.



Pictured from left: Yahné Jackson, PFCU Certified Financial Counselor; Joe Lunardi, ESPN Analyst; and Shannon Lutz, PFCU Business Development Specialist.

BRIGHT FUTURES ARE AHEAD WITH A CREDIT BUILDER LOAN

Building your credit and maintaining a good credit score are the keys to a bright future. If you are looking to apply for a loan sometime in the future or know someone who is, a **Credit Builder Loan** from PFCU is a great way to jump-start the process. Having a good credit score tells lenders that you can manage debt, making it easier to get approved for credit cards and loans at lower interest rates.

How a Credit Builder Loan Works:

- Apply for a 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 and 18 months.
- Make monthly or bi-weekly payments on time. Consistently paying off the loan according to schedule can help build your credit.
- PFCU pays dividends on the money while you are making regular, timely payments.
- 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 on your payment history to the three major credit bureaus: Equifax, Experian and TransUnion.

Take the first step toward a bright future. Apply for a Credit Builder Loan today by calling our Contact Center at **215-934-3500** or **1-800-832-PFCU** or visiting **pfcu.com**.

*APR = Annual Percentage Rate. For each \$250 borrowed at 4.00% APR over a term of 12 months, 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 program will not repair your credit, and negative credit history will not be removed from your credit report as a result of this program.

GET YOUR FINANCES TO A BETTER PLACE

Some financial issues are simple enough to work out yourself. Others are complex and important enough that it makes sense to seek out expert assistance. We partner with **Clarifi Financial Counseling**, a local nonprofit group that can help you work out challenges on topics like managing debt, avoiding foreclosure and improving your credit score.

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 their one-on-one counseling, group and online financial education, phone support and more. Many sessions are offered at no cost. There are also specialized counseling sessions available for a modest fee.

Clarifi's hours are Monday through Friday from 8:00 a.m. – 6:00 p.m. and Saturday from 8:00 a.m. – 2:00 p.m. (hours vary by location). Call the toll-free number of **855-761-4975** or visit online at **pfcu.clarifipartner.org**. From immediate needs to everyday financial wellness, they are here to help.



NEW VISHING SCAM USES AI VOICE IMITATION

Have you heard about this new phone scam called vishing? Fraudsters are using recorded snippets of your voice – or even AI-generated imitations – to deceive your friends and family into believing you're requesting money.

Here are two ways to protect yourself and your loved ones:

- If you get a call from an unknown number, be careful what you say over the phone. Even something as simple as saying "Hi, this [your name here]" could be recorded and used for scam tactics later.
- If you get a call from an unknown number and the caller is claiming to be someone you know in a desperate situation, be wary, especially if they're urgently asking for money. Ask them a question only the correct person would know the answer to or hang up and call them back on their main phone number.

Scams are getting more and more sophisticated, and it's very easy to fall victim to one. Be vigilant and spread the word! If you see a scam like this, or any other scam, report it directly to the Federal Trade Commission (FTC) at **ReportFraud.ftc.gov**.

FINANCIAL EDUCATION IN ACTION



Yahné Jackson,
Certified Financial
Counselor

Just like the seasons flying by, our financial literacy efforts have been moving full speed ahead. In the second quarter alone, we've stayed busy spreading knowledge and financial empowerment across diverse communities in fun and meaningful ways. From guiding Public Housing

Authority residents through personal finance pillars to connecting with teens at Methodist Home for Children events, we've been boots-on-the-ground in spaces that matter. We've also continued our commitment to education through various webinars covering topics such as Savings for Children, Performing Financial Reviews, Understanding Debt-to-Income Ratios and many more.

Our reach didn't stop there, we held fun workshops at the Kensington schools for senior students at Heights Philadelphia, student-athletes at Saint Joseph's University, and creatives through Beyond the Bars. Organizations like PA Restaurant & Lodging Association, Public Health Management Corporation, Episcopal Community Services, SELF Inc., Beyond Literacy and Department of Behavioral Health and Intellectual disAbility Services welcomed us in to provide financial tools tailored to their audiences. We also brought energy to virtual spaces like our Jewish Family and Children's Services' "Wealthy Wednesdays" sessions. Each event was an opportunity to spark confidence, answer questions, and inspire long-term growth.

Thank you to all of our partners! We are excited to keep pushing forward, and trust us, there's so much more in store for summer!

HELP YOUR CHILD LEARN FINANCIAL RESPONSIBILITY



It's easy to start teaching your child about how to be financially responsible. Each of our three youth account options 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.



A NEW PFCU LOCATION IS COMING TO GLENSIDE!

A new PFCU branch location is opening soon in the Glenside section of Pennsylvania. Situated within Cheltenham Township in Montgomery County, the building is located at 259 S. Easton Road. The new branch will feature a spacious interior with plenty of member service and teller stations, safe-deposit boxes and a drive-thru lane.

The branch will offer our members amenities such as a greeter station for quick assistance and direction, an internet café, full-service ATM and a free coin-counting machine. We look forward to opening our doors and providing service to the Glenside community.

TAKE YOUR SAVINGS TO THE NEXT LEVEL

PFCU's Higher Yield Savings Account helps you earn more when you save more. With a balance as little as \$50, you can start earning dividends on your savings. When you have \$2,000 saved, you'll qualify for even higher earnings without any restrictions on withdrawals. We're here to give you a great rate with account flexibility.

- Make unlimited deposits
- Tiered rate structure rewards bigger balances
- Funds may be withdrawn at any time

You can easily access funds through **Online** or **Mobile Banking**, **Teller Phone**, **ATMs** or **PFCU branches**. See how much more you could earn at pfcu.com.



UPGRADE YOUR ROAD TRIP

Upgrade your ride with an auto loan from PFCU! You'll have access to generous terms and competitive rates. Plus, get approved before your next road trip with our quick loan application turnaround from our helpful lending team. We offer:

- Fast loan approvals
- Competitive rates
- Easy online loan application

Get started on your journey. Apply now at pfcu.com!

2025 SCHOLARSHIP WINNERS

We are pleased to announce the recipients of Philadelphia Federal Credit Union's 2025 Scholarship Program. This year's winners are:



Jordan AmenRa



Eva Becton



Leah Custer



Zarin DeVeaux



Wilmar Lewis



Maddox Rouser



Avery Samarco



Gabriella Vraim

Each winner will receive \$2,500 to be used toward tuition and textbooks at their chosen school. The application process required that members be in good standing with the credit union and submit transcripts, teachers' references and two completed essay questions. Congratulations to all our winners!

GET GREENLIGHT, THE DEBIT CARD AND MONEY APP FOR KIDS AND TEENS, ON US

At PFCU, we believe that fostering financial literacy from a young age empowers the next generation to build a strong financial future. PFCU has partnered with Greenlight, the all-in-one money management tool designed to support families in raising financially smart kids. Best of all – it's free* to PFCU members when you use a PFCU account as the funding source.

With Greenlight, Parents Can:

- Add up to five kids, with each receiving their own debit card
- Keep tabs on kids' spending with real-time notifications on transactions and requests
- Transfer money to kids' accounts quickly – anytime, anywhere
- Set flexible controls on when, where and how much kids can spend
- Manage kids' chores and rewards
- Set up automated allowance payments



With Greenlight, Kids Can:

- Use their own debit card (with parental controls put in place)
- Get more financial independence
- Learn how to earn, save and spend wisely
- Enjoy playing Greenlight's LevelUp™ financial literacy game
- Set and work toward achieving savings goals

Already using Greenlight? PFCU members can now receive the Select Plan for free.* Just add a PFCU checking account as the funding source and then reach out to Greenlight customer service at **888-483-2645** and request to be added to the Philadelphia Federal Credit Union partnership program. For complete terms and conditions, visit pfcu.com.

The Greenlight card is issued by Community Federal Savings Bank, member FDIC, pursuant to license by Mastercard International.

*Philadelphia Federal Credit Union members are eligible for the Greenlight Select Plan at no cost when they connect their PFCU account as the Greenlight funding source for the entirety of the promotion. Subject to minimum balance requirements and identity verification. Upgrades will result in additional fees. Upon termination of promotion, members will be responsible for associated monthly fees. See terms for details. Offer ends 3/17/2027. Offer subject to change or renewal. Card images shown are illustrative and may vary from the card you receive.

ESTATEMENTS ARE ALL ABOUT SECURITY AND CONVENIENCE

Did you know that enrolling in eStatements is safer than getting paper? Paper statements can be stolen, so they must be stored securely; when you want to get rid of them, you must shred or destroy them. That's a lot of paper in the landfill!



PFCU's eStatements are safe, reliable and FREE to enroll in. eStatements allow you to view your monthly account information conveniently in one place, wherever you are. Simplify your life today and enroll in eStatements! Learn more at pfcu.com.

SEPTEMBER SHREDDING DAY EVENT



SEPTEMBER 20, 2025

11 a.m. – 1 p.m.

PFCU Operations Center
12800 Townsend Road

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.



PFCU
PHILADELPHIA
FEDERAL CREDIT UNION

12800 Townsend Road
 Philadelphia, PA 19154

PRSR STD
 U.S. POSTAGE
PAID
 IMAGEWORKS
 53717

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).

This publication does not constitute legal, accounting or other professional advice. Although it is intended to be accurate, neither the publisher nor any other party assumes liability for loss or damage due to reliance on this material. Websites not belonging to this organization are provided for information only. No endorsement is implied. ©2025 Philadelphia Federal Credit Union.



Federally insured by NCUA

WHETHER YOU'RE AN UNDERGRADUATE, CAREER TRAINING OR GRADUATE STUDENT, GET THE MONEY YOU NEED FROM SALLIE MAE

Student loans from PFCU in partnership with Sallie Mae® could help you pay for higher education! Their student loans are designed for the needs of all types of students.

- Competitive interest rates
- Multiple repayment options
- No origination fees and no prepayment penalty*

Borrow Responsibly

We encourage students and families to start with savings, grants, scholarships and federal student loans to pay for college. Evaluate all anticipated monthly loan payments, and how much the student expects to earn in the future, before considering a private student loan.

These loans are made by Sallie Mae Bank. PFCU is not the creditor for these loans and is compensated by Sallie Mae for the referral of loan customers.

Applications are subject to a requested minimum loan amount of \$1,000. Current credit and other eligibility criteria apply. Visit pfcu.com for additional eligibility information about each product.

*Although we do not charge a penalty or fee if you prepay your loan, any prepayment will be applied as outlined in your promissory note – first to Unpaid Fees and Costs, then to Unpaid Interest, and then to Current Principal.

SALLIE MAE RESERVES THE RIGHT TO MODIFY OR DISCONTINUE PRODUCTS, SERVICES, AND BENEFITS AT ANY TIME WITHOUT NOTICE. ©2024 Sallie Mae Bank. All rights reserved. Sallie Mae, the Sallie Mae logo, and other Sallie Mae names and logos are service marks or registered service marks of Sallie Mae Bank. All other names and logos used are the trademarks or service marks of their respective owners. SLM Corporation and its subsidiaries, including Sallie Mae Bank, are not sponsored by or agencies of the United States of America

Holiday Hours

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

- Labor Day, Monday, September 1
- Federal Holiday, Monday, October 13



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? Great! Sounds like we'd make a good 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.