

**TACKLE NEW YEAR GOALS WITH A CREDIT BUILDER LOAN**  
**PROTECT YOUR IDENTITY & ACCOUNT INFORMATION**  
**SAVE MORE WITH FINANCIAL PLANNING & INVESTMENTS**



## PFCU IN ACTION

### A SWEET MOVIE NIGHT IN EAST FALLS

PFCU Financial Educator Yahné Jackson and East Falls Branch Manager Terrance Robinson attended a movie night featuring Wonka on August 28 at Inn Yard Park in the East Falls community. Bringing fun as well as financial literacy to our community is built into our DNA!



PFCU Financial Educator Yahné Jackson and East Falls Branch Manager Terrance Robinson attended the movie night, greeting the East Falls community with literature and giveaways.

### SUPPORTING LA FERIA DEL BARRIO FESTIVAL

PFCU was honored to support La Feria del Barrio Festival on September 8. This vibrant event has been celebrating Latino culture in North Philadelphia since 1979, with live music, arts and crafts, and delicious food. PFCU was proud to be a part of the festivities, sharing financial resources and giveaways with attendees.



PFCU Business Development Specialist Yorkenia Gomez joined the festivities to hand out helpful literature and swag to the attendees.

### SPONSOR OF "EMBRACING COMMUNITY" OPEN HOUSE

PFCU was happy to sponsor this special event, where local community families gathered at the Salvation Army Kroc Center of Philadelphia to learn about the organization's many programs while enjoying a DJ spinning favorite tunes, raffles and giveaways, refreshments, a kids' zone featuring bounce houses, and other festivities.



PFCU Business Development Specialist Yorkenia Gomez attended the event to hand out PFCU literature and giveaways to the attendees.

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### PFCU GETS PEPPED UP FOR THE TEMPLE OWLS

On Friday, September 13, Leanne Dewitt, PFCU Business Development Manager, and Yorkenia Gomez, Business Development Specialist, were on campus to attend the first pep rally of the 2024-25 football season. They were happy to engage with the 100+ students that attended the event near the Bell Tower.



From left, Yorkenia Gomez and Leanne Dewitt helped get the students pepped up for the first game of the football season with PFCU as the main sponsor!



### PFCU DAY AT TEMPLE UNIVERSITY

PFCU members and Temple fans alike enjoyed a day of football at the Temple vs. Coastal Carolina game on September 14. Our Treasurer of the Board, Joseph F. McHugh, Jr., proudly accepted the game ball from Temple's Director of Athletics, Arthur Johnson. PFCU staff were also on site to give away co-branded caps and bags to fans.



*PFCU Treasurer of the Board Joseph F. McHugh, Jr., accepted the game ball from Director of Temple Athletics Arthur Johnson, while the PFCU team on site distributed co-branded baseball caps and drawstring bags to fans.*

### PFCU NIGHT AT CITIZENS BANK PARK

On September 24, our team joined Phillies fans at Citizens Bank Park to watch the Philadelphia Phillies take on the Chicago Cubs. The excitement of the game, combined with our giveaways and community spirit, made for a memorable night as we cheered for our home team on their way to the playoffs!



*PFCU team members turned out to join with other fans on September 24, when the Phillies took on the Cubs to get to the playoffs.*

### SIPS AND SISTERHOOD EVENT

We were proud to attend the Sips & Sisterhood event, part of an ongoing series of literacy workshops with the NCUS & African American Male Wellness Agency. On September 27, Financial Educator Yahné Jackson joined other attendees for a fun and informative morning of coffee, networking, and financial empowerment.



*PFCU Financial Educator Yahné Jackson (center) joined with attendees for fun, networking and information during the event.*

### PFCU SUPPORTS HMS SCHOOL'S COMMUNITY DAY

On Saturday, October 6, PFCU was happy to show our support by attending the HMS School's 3rd Annual Community Day and sponsoring the pumpkin painting station. The HMS School held the event, which was on World Cerebral Palsy Day, to invite the community to be part of the empowering event that makes a difference in the lives of their students.



*PFCU Business Development Specialist Yorgenia Gomez attended the event to hand out PFCU literature and giveaways to the attendees.*

### TEMPLE UNIVERSITY STUDENT-ATHLETE FINANCIAL WORKSHOP

Our Financial Educator, Yahné Jackson, recently visited Temple University to lead a personal finance workshop for student-athletes. She covered the basics of managing money – an important lesson to help set these young leaders up for future success. We're proud to partner with institutions like Temple to empower the next generation with essential money skills!



*Yahné Jackson, center, poses for a group photo with the student-athletes.*

### AWBURY ARBORETUM FALL FEST

On October 20, PFCU Business Development Manager Leanne Dewitt joined the annual Harvest Festival at Awbury Arboretum, connecting with their Membership & Development Manager, Bettina de Caumette. We love being part of the vibrant fall community celebrations!



*From left, Bettina de Caumette and Leanne Dewitt*

## TACKLE NEW YEAR GOALS WITH A CREDIT BUILDER LOAN

Are you ready to start building up your credit this year? It's the perfect time to meet your goal of having a good credit score! Having a good credit score tells lenders that you can manage debt and 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 to 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.

## BILL PAYER & ESTATEMENTS MAKE YOUR LIFE EASIER

Did you know that enrolling in Bill Payer and eStatements is actually safer than getting paper versions? 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 Bill Payer and eStatements are safe, reliable and FREE to enroll in. With Bill Payer, you can securely pay anyone, anywhere, anytime, and manage your payments easily from one online location. Similarly, eStatements allow you to view your monthly account information conveniently in one place, wherever you are.

Simplify your life today with Bill Payer and eStatements! Learn more at **pfcu.com**.



## STRESS-FREE CAR BUYING

Is the stress of buying your next vehicle slowing you down? PFCU makes it easy with our generous terms and competitive rates. Plus, you can get behind your set of wheels fast with our quick loan application turnaround from our helpful lending team. We offer:

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

Enjoy shopping for your next car and apply now at **pfcu.com**!



## FINANCIAL EDUCATION IN ACTION



Yahné Jackson,  
Accredited Financial  
Educator

As we near the end of the calendar year, PFCU has enjoyed hosting 12 financial literacy workshops. These events aimed to help different groups of individuals take control of their financial future. Yahné Jackson, our Financial Educator, reached 260 people, including employees, clients and students from

organizations such as Unity Recovery, Public Health Management Corporation, Bebash, Beyond Literacy, Temple University Athletics, the Free Library of Philadelphia (Olney Branch) and Project Home. The workshops covered topics like Fun Savings Tips, Credit-Building Tools, Financial Check-Ups and the mindset behind making financial choices.

What made these workshops special were the tasty snacks, fun polls, creative storytelling and artwork we made together. It was truly rewarding and time well spent with our community to learn such important skills.

The ongoing feedback from participants of all ages has been very positive. Many have put their new skills to work immediately. They were also excited to share what they learned with their loved ones. By offering these workshops, Yahné is not only strengthening their financial knowledge but also empowering generations for the future. As PFCU continues to make strides, we thank you for welcoming us into your organizations. It has been so rewarding to see the positive impact that financial education has had on your participants.

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 are offered on a variety of topics. We will work with you to schedule the best time for a seminar. If you would like to schedule a one- or two-hour financial education seminar, please contact Yahné Jackson at [financialeducation@pfcu.com](mailto:financialeducation@pfcu.com).

## IDENTITY & ACCOUNT INFORMATION PROTECTION

### FAKE FRAUD ALERTS

Scammers pretend to be PFCU and companies you might know and send messages about a supposedly suspicious transaction. If you reply, they call you and tell an elaborate story about fraud using your identity. They promise to help but instead drain your account.

**What to do:** Don't click on a link in an unexpected message. If you think the message might be legitimate, contact PFCU or the company through their official app, website, chat or phone number. Don't call back the number that called you or a number someone left in a voicemail or text message.

### FAKE INVESTMENT OPPORTUNITIES

Scammers reach out to people through social media with "special" opportunities to invest in cryptocurrency. They guarantee big returns with little or no risk. If you take the bait, they direct you to a spoofed site where you think you're investing. But you're not. It's a fake site. After they've gotten as much as they think they can get from you, they shut down the bogus website and disappear with your money.

**What to do:** Don't believe anyone who guarantees you can earn a lot of money on an investment with little or no risk. All investments have risks, so research the opportunity before you invest.

### FAKE INVOICES

Scammers send you a bogus email about renewing a subscription or membership you never signed up for. For example, they might pretend to be from Geek Squad, Best Buy's tech support service. The email says they'll charge you hundreds of dollars to renew your membership unless you call to cancel within 24 hours. If you call (which you should not do), the scammers ask for remote access to your computer, install spyware, and drain money from your bank account.

**What to do:** If you think the message might be legitimate, contact the company through their official app, website, chat or customer service phone number.

If you see a scam like these, or any other scam, report it directly to PFCU or to the Federal Trade Commission (FTC) at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud).

## SAVE MORE WITH FINANCIAL PLANNING & INVESTMENTS

It's time to start planning out your finances and thinking about your goals! With the new year happening, it's a great time to investigate how much you're currently saving and plan for the future. Consider the following strategies and use the ones that fit with your savings goals.

**Money Market Savings Account:** Not all savings accounts are created equal. A Money Market savings account has higher rates than typical savings accounts, so you earn more with your money. Money Market accounts typically give higher rates on tiered balances. This is an easy way to save more while still having flexibility to withdraw your funds.

**Savings Certificate Ladder:** A Savings Certificate is a great way to put aside funds for a set period and earn more with higher dividends. You'll get guaranteed returns when your Certificate matures (this is the date you can withdraw your funds), so you'll know in advance how much money you'll have at the end of the term. Using a ladder strategy is opening multiple Savings Certificates with various terms, so you get a good balance of access to funds and higher dividends.

If you have \$5,000 to invest, a Savings Certificate ladder may look like this:

- \$1,000 for 12 months
- \$1,000 for 24 months
- \$1,000 for 36 months
- \$1,000 for 48 months
- \$1,000 for 60 months

If you have a goal to use the money for, you can use the funds when the Certificate(s) matures. If not, keep reinvesting the money and continuing the ladder!

**Education Savings Account:** Save for your children's future education expenses with a Coverdell savings account. You can save over the years and then use the funds for tuition, room and board, books, supplies and equipment. It's a great way to plan ahead before you're hit with the cost of college.

### Retirement Accounts:

There are many different types of retirement accounts, so it's important to research which one meets your goals the best. PFCU offers both Traditional and Roth IRAs to help you save for the future. A great first step is seeing if your employer matches contributions to a retirement account.

Make sure you're taking advantage of the full benefit, if offered, by contributing the max amount that they will match.

Want to learn more about financial planning and different savings strategies? Check out our Financial Education resources online for more tips and advice!



## 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!

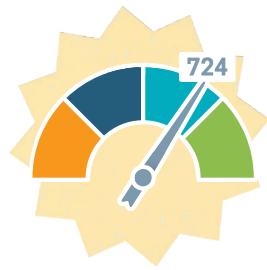
PFCU is now hiring for our Contact Center and Branch Network!

Visit our careers page at [pfcu.com/careers-at-pfcu](https://pfcu.com/careers-at-pfcu) for more information.

## STAY ON TRACK WITH OUR CREDIT SCORE SOLUTION!

This new year make a resolution to be financially smart. Are you ready to take control of your credit journey? With our credit score solution available in PFCU's mobile app, you can Set, Strive and achieve Success like never before.

Whether you're working to boost your score or planning for future financial goals, we've got you covered.



Here's how our Credit Goals feature can help:

- **Set** your personal credit goals and monitor your progress in real time.
- **Strive** to meet key milestones with insights tailored to help you improve.
- Celebrate your **Success** as you achieve your credit target.

Enroll with a purpose – because achieving your financial goals begins with staying on track. Ready to make it happen? Open or get our free *Philadelphia FCU Mobile* app and start your journey today!

## PFCU ACCOUNT PROTECTION IS AVAILABLE WITH ACTIVE ALERTS

Scammers are always hard at work to steal your account information and think of new ideas to trick you into falling victim to their scams. Protect your sensitive information from falling prey to these fraudsters. Be proactive and enroll in **Active Alerts**.

Active Alerts are notifications that are sent by email and or text message to notify you when a transaction or other event has been completed on your account. Each eAlert can be sent to multiple email addresses or mobile phone numbers. There are over 35 types of eAlerts with notifications sent in near real time, usually within a minute of the transaction! Protect yourself and schedule Active Alerts to detect any fraud on your account.

You can schedule your alerts under the eServices tab located within Teller Net, for mobile and online banking. As a reminder, PFCU will never call, email or text you to request your personal information. This includes account numbers, username, password and PIN. Be alert and do not respond to these messages. When in doubt, hang up and contact us directly.

## 2025 SHREDDING DAY SCHEDULE

For your convenience, the following Paper Shredding Day events are scheduled for the 2025 calendar year. The Operations Center will accommodate all attendees with convenient drive-up service.



**APRIL 19, 2025**

11 a.m. – 1 p.m.

PFCU Operations Center  
12800 Townsend Road

**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

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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](mailto: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

## PREPARE YOURSELF FOR TAX SEASON WITH TURBOTAX

Another tax season is upon us, so why not get prepared? With PFCU and TurboTax®, you can do your taxes easily and for free with TurboTax Federal Free Edition. Simply log in to our online banking system and select TurboTax from the main menu to get started. You can import your federal W-2 form, answer a few questions and learn the size of your refund.

### ENJOY THE FOLLOWING BENEFITS FROM TURBOTAX:

- **Accuracy and refund guarantees.** If you pay a penalty or interest because of a TurboTax calculation error, they'll reimburse you. And, if you get a larger refund from another tax preparation method, you're entitled to a payment of \$30 as a free user.
- **Common credits included.** The Earned Income Tax Credit (EITC) and Child Tax Credit can be calculated at no additional cost.
- **Federal and state tax returns are eligible.** Plus, information you enter for your federal tax return is automatically imported into your state tax return.
- **Simple format.** You don't need to be a tax expert to navigate TurboTax. The program will ask you simple questions to understand what tax credits apply to your situation.

### *Holiday Hours*

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

- **Martin Luther King Jr. Day, Monday, January 20, 2025**
- **Presidents' Day, Monday, February 17, 2025**



There's a reason TurboTax products have been ranked as the No. 1 best-selling tax software for over 30 years! Experience the benefits today by logging in to online banking.

**What's the Earned Income Tax Credit?** The EITC is a benefit for working people with low to moderate income. It can reduce the amount of taxes you owe and may give you a refund. For more details, visit the Campaign for Working Families website at [cwffphilly.org](http://cwffphilly.org).