

MoneyLine



STAY IN CONTROL OF YOUR FINANCIAL HEALTH

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

SHARE THE FUN – AND THE FUNDS – WITH FRIENDS



PFCU IN ACTION



From left to right: Leanne Dewitt, PFCU Business Development Manager; Kevin McGuire, Director of Development; Teresa Mendez-Quigley, Associate Director of Family Services & Innovative Practices; Katherine Streit, Associate Director of School Services & Professional Trainings; Lamy Broussard, Senior Uplift Clinician; Crystal Wortham, Uplift Executive Director; and Yahné Jackson, PFCU Community Relations Specialist & Certified Financial Counselor.

SEASON OF GIVING 2025

At PFCU, supporting our community is at the heart of what we do, and we are proud to acknowledge the impactful contributions of our team. One of the key initiatives was our annual Giving Tree fundraiser. Led by Yahné Jackson, PFCU’s Community Relations Specialist and Certified Financial Counselor, the campaign successfully raised \$3,000 for Uplift Philly, an organization that provides compassionate, no-cost support and essential resources to grieving youth and families across our city. Many of the families they serve experience especially difficult times during the winter, facing increased food insecurity and rising heating costs. Yahné and Leanne Dewitt, PFCU Business Development Manager, visited the organization on December 18 to deliver the monetary donation along with food gift cards, toys, canned food and various winter items.

GLENSIDE BRANCH NEW ACCOUNT PROMOTION

Congratulations to Kasib Parham, the lucky winner of our Glenside Branch New Account Promotion. He took home an Ultimate Tailgate Package worth \$1,000! Kasib’s name was randomly selected among the new accounts that were opened at our new Glenside branch by December 31, 2025. Thank you to everyone who participated. We love celebrating our amazing members!

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Tiffini Fisher-Diakite, Glenside Branch Manager, had the honor of presenting Kasib Parham with his prize.

Not here for our profit.
Here for yours.



From left: Arthur Johnson, Director of Athletics; Joseph F. McHugh, Jr., PFCU Treasurer of the Board; Bridget Brown, PFCU Board member; and family members.

PFCU DAY AT TEMPLE UNIVERSITY

On Saturday, January 18, PFCU members and fans enjoyed a family outing of watching the Temple Owls men's basketball team vs. Florida Atlantic University. As the Official Credit Union of Temple University, free co-branded rally towels were distributed to fans attending the game. During the festivities, Joseph F. McHugh, Jr., PFCU Treasurer of the Board, went on the court to accept the game ball from Arthur Johnson, Director of Temple Athletics.

PFCU DAYS AT ST. JOSEPH'S UNIVERSITY

On Saturday, January 18, PFCU members and fans cheered on the St. Joseph's Hawks women's basketball team as they challenged George Mason University. As the Official Credit Union of St. Joseph's Athletics, free co-branded baseball caps were distributed to the fans. Patricia Craven, PFCU President/CEO, was presented with the game ball from Jill Bodensteiner, JD, Vice President and Director of Athletics, during the festivities.



From left: Bridget Peters, PFCU employee; Patricia Craven, PFCU President/CEO; Jill Bodensteiner, JD, Vice President and Director of Athletics; Tracy Harmon and Geraldine Hampson, PFCU managers.

On Wednesday, February 25, PFCU members and fans cheered on the St. Joseph's men's basketball team as they took on George Mason University. The free co-branded caps were distributed to fans attending this game also, and Joseph F. McHugh, Jr., was presented with the game ball from Kevin Levy, General Manager, Saint Joseph's University Corporate Partnerships, during the festivities.



From left, Mary Simmons, VP Marketing; Joseph F. McHugh, Jr., PFCU Treasurer of the Board; Kevin Levy, General Manager, Saint Joseph's University Corporate Partnerships; Tracy Harmon, PFCU manager; and Bridget Peters, PFCU employee.



EMPLOYMENT OPPORTUNITIES

Do you love Philadelphia and want to see it thrive? Do you want to help your friends, neighbors and 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.

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

Help your kids safely learn financial management skills with Greenlight.

At PFCU, we believe that fostering financial literacy from a young age empowers the next generation to build a strong financial future. That's why PFCU partners 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 using a PFCU account as the funding source.

With Greenlight, Parents Can:

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

With Greenlight, Kids Can:

- Use their own debit card (with parental controls put in place)
- Enjoy 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](https://www.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.



STAY IN CONTROL OF YOUR FINANCIAL HEALTH

Your credit score affects the rates and loans you qualify for by estimating how financially responsible you are. Keeping track of your score and understanding how you can raise it (if necessary) are important steps for improving and maintaining your overall financial health – and that's where PFCU's Online and Mobile Banking comes in.

Understanding your credit score should be easy and convenient. When you log in to Online Banking or the PFCU mobile app, you can get:

- Daily access to your credit score
- Real-time credit monitoring alerts
- A personalized credit report
- Special credit offers
- A credit score simulator
- Tips and information

Regularly checking your credit score won't hurt your credit rating. In fact, it's the smart move to help you stay on top of your finances. Access your credit score directly from Online and Mobile Banking, under eServices.



FINANCIAL EDUCATION IN ACTION



Yahné Jackson,
Certified Financial
Counselor

As we enter our 75th year, our commitment to financial education remains at the heart of our mission. This quarter, we expanded our reach through a robust mix of webinars, community workshops and partnerships designed to meet people where they are and support them at every stage of their financial journey.

Throughout the first quarter, Yahné Jackson, PFCU's Certified Financial Counselor and Community Relations Specialist, hosted a series of educational webinars focused on loans, home buying, saving, budgeting, fraud prevention and recovery, and building credit. These sessions provided members and community participants with practical tools to make informed financial decisions and build long-term stability.

She continued delivering Beyond Literacy financial workshops and partnered with organizations across the region to broaden access to trusted financial guidance. This included financial workshops with the Philadelphia Technician Training Institute (PTTI), ECS St. Barnabas Community Resource Center, We Love Philly, Women Against Abuse, Public Health Management Corporation and parents at Paul L. Dunbar School. Yahné also collaborated with Jewish Family and Children's Service and the Philadelphia Housing Authority to host financial webinars for their communities.

To support future homeowners, she educated community members about the guidance and assistance credit unions can provide during the home-buying process at Councilmember Katherine Gilmore Richardson's 2nd Annual Beyond Ownership Fair. Yahné also engaged with young professionals by participating in Philadelphia Youth Network's career panel, sharing insights on financial planning and career-based money management.

For generations, we have seen how financial education changes lives – one family and one decision at a time.

CELEBRATING 75 YEARS OF SERVICE, STRENGTH AND COMMUNITY

This year marks a remarkable milestone for our credit union. 75 years of dedicated service to our members and the communities we serve. Since our founding in 1951, we have remained committed to a simple but powerful mission of "people helping people."

What began as a small group of individuals coming together to provide financial support and opportunity has grown into a thriving institution built on trust, integrity and shared success. Over the decades, we have helped generations of members achieve their financial goals, from buying their first home and financing education to building businesses and planning retirement.

Our journey through the years has been shaped not only by economic changes and technological advancements, but by the unwavering loyalty of our members. Through times of growth and challenge alike, your trust has been the foundation of everything we do.

As we celebrate this 75th anniversary, we also honor the vision of our founders, the dedication of our staff, past and present, and the vibrant communities we are proud to serve. While much has changed since 1951, our core values remain the same: personalized service, financial empowerment and a commitment to putting members first.

Looking ahead, we are excited to continue evolving to meet your needs, embracing innovation while staying true to the principles that define us. The future holds new opportunities, and we are proud to move forward together with you.

Thank you for being part of our story. Here's to 75 years and many more to come!



SHARE THE FUN – AND THE FUNDS – WITH FRIENDS

Friendship means telling each other about great experiences and honest recommendations. So, if you've been loving your experience with Philadelphia Federal Credit Union, share the love with your friends! Tell them why you enjoy banking at PFCU, and if they open an account, you could both be rewarded.

During the month of April, if you refer a new member who meets the following criteria, we'll give you both \$100!*

- Open a savings account and checking account
- Conduct at least six transactions for a minimum total of \$250 in the first 90 days
- Open or use one of the following qualifying services:
 - Loan
 - Direct Deposit
 - Bill Payer
 - Tuition Rewards Program
 - eStatements
 - IRA or Regular Savings Certificate
 - Money Market Account

Ready to refer someone you know? Just head to **pfcu.com** to submit referrals as many times as you'd like! If the new member missed your digital referral, don't sweat it – members who opened an account within the last 30 days can also submit a referral inside Online Banking.

Refer your friends today at pfcu.com!

*Offer expires April 30, 2026



WE WANT TO HEAR FROM YOU

At PFCU, we take the most pride in our commitment to delivering excellent member service. The entire team at PFCU is here to support you in achieving your financial goals.

For this reason, we have implemented a Member Experience Survey Program. You may receive a survey invitation by email on occasion from **surveys@pfcu.com**. We would love your feedback to help guide us to improve our service levels by answering a few short questions.

NOW ACCEPTING 2026 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 **23rd 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 17, 2026. Recipients will be notified by May 1. 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 \$600; it will go to a student pursuing his\her associate degree for the 2026 school year. Please visit www.ccp.edu/scholarships to view the eligibility criteria.***

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

APRIL SHREDDING DAY EVENT



APRIL 18, 2026
11 a.m. – 1 p.m.
PFCU Operations Center
12800 Townsend Road

Please remember to 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.

HELP SLAM THE SCAM!

Last month, on March 5, 2026, during National Consumer Protection Week, the Social Security Administration (SSA) and its Office of the Inspector General (OIG) led National Slam the Scam Day.

You can still take part by using tools from the SSA and the Federal Trade Commission (FTC) to recognize imposters, including Social Security-related scams, and stop scammers from stealing your money and personal information.

1. Learn about common tactics and how to recognize the signs.
For example:
 - An unexpected problem or offer of a prize or government benefit increase.
 - Pressure to act immediately.
 - Request for unusual payments like cryptocurrency, gift cards, gold bars, cash, or wire transfers, even with the promise of keeping your money safe.
2. Spread the word. Visit ssa.gov/scam for more information that could help you and others stay safe.
3. Report suspicious activity. Report Social Security-related issues to the SSA OIG (oig.ssa.gov/report) and other concerns to the FTC (reportfraud.ftc.gov).

EMPOWER YOUR CHILD'S FINANCIAL FUTURE



Teaching your child how to be financially independent doesn't have to be a solo project. We're here to make it easier with our three youth account options, each curated to a specific age group. With PFCU on your side, you can help your child learn the skills they need to achieve future financial success with tools and education tailored to their unique needs and questions.

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 will receive dividends in their accounts.

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 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.

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.



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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Holiday Hours

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

- Memorial Day, Monday, May 25, 2026
- Juneteenth National Independence Day, Friday, June 19, 2026
- Independence Day, Saturday, July 4, 2026

TIME TO GET TO WORK

Do you have big plans to tackle a home improvement project? Consolidate debt? Finance a college education or other large expenses? Your home's equity could be the key to financing it all – and PFCU can help you tap into that equity.

Home Equity Loan

- Fixed term and rate
- Receive one lump sum up front
- Make regular monthly payments

Home Equity Line of Credit (HELOC)

- Low, introductory fixed rate, with a variable rate thereafter
- Pay interest only on the funds you use
- As you pay back the loan, funds become available again

You don't have to use your Home Equity Loan or HELOC for home renovations or repair – use the funds for anything you need!

Thinking about moving or refinancing instead? Check out our mortgages!

All of our loans come with competitive rates and easy online access. We offer:

- Conventional Mortgages
- FHA Home Loans
- VA Home Loans
- USDA Home Loans
- Fast Track Mortgages to save on a refinance

We're here to help you get to work on your big plans sooner. Talk to us about a home loan today!

