

MoneyLine

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



**CLARIFI IS HERE TO HELP YOU FINANCIALLY SUCCEED
HOME LOANS FOR EVERY STAGE OF LIFE
HELP YOUR CHILD LEARN FINANCIAL INDEPENDENCE**

PFCU IN ACTION

PFCU SPONSORS MT. AIRY DAY

PFCU sponsored and participated in the longstanding Mt. Airy Day tradition, a neighborhood street festival that celebrates the community with music, food, vendors and local pride. Held on Saturday, May 3, it was a beautiful day connecting with residents and local leaders along Germantown Avenue.



Yorkenia Gomez, PFCU's Business Development Specialist, joined in the Mt. Airy Day celebration, engaging with community members and supporting local Philadelphia pride along Germantown Avenue.

PFCU SUPPORTS COMMUNITY IN ACTION FESTIVAL

On Saturday, May 17, we were proud to support the Community in Action Festival in East Mt. Airy, hosted by Tynicia Wilson. The event brought families together with games, performances and resources, and we were thrilled to join in the celebration.



Shannon Lutz, PFCU Business Development Specialist, participated in the Community in Action Festival, helping provide financial resources and support to attendees.

PFCU SPONSORS PAINTING EVENT AT DR. TANNER G. DUCKREY SCHOOL

Our team gave back in a hands-on way at the Dr. Tanner G. Duckrey School by funding and participating in an exterior painting beautification project held on June 11. Special thanks to the Temple University Owls football team, who volunteered alongside us to help revitalize the school's exterior with vibrant colors and creativity.



PFCU volunteers painted alongside members of the Temple Owls football team at Duckrey School, contributing to a school-wide beautification project.

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PFCU SUPPORTS ANNUAL JUNETEENTH FESTIVAL

On Saturday, June 14, we proudly attended the 19th Annual Philadelphia Juneteenth Festival on Germantown Avenue. From noon to 7 p.m., the event came alive with vendors, performers and community celebrations as we honored freedom, resilience and progress.



Yorkenia Gomez, PFCU Business Development Specialist, celebrated at the 19th Annual Philadelphia Juneteenth Festival in Germantown, sharing resources and honoring Black history and culture.

PFCU ATTENDS SJU MOVE IN DAY

PFCU Business Development representatives were also on campus for Saint Joseph's University's Move In Day on Friday, August 22. They greeted the incoming first-year students and had the chance to answer their questions about opening a new account and distributed free giveaways.



From left, Leanne Dewitt, Business Development Manager, The Hawk mascot, and Shannon Lutz, Business Development Specialist.

UNIVERSITY CITY DISTRICT'S MOVIES IN CLARK PARK

PFCU helped to sponsor the 11th annual Movies in Clark Park series. During the month of August, 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.

PFCU SPONSORS THE CEDAR PARK JAZZ SERIES

Cedar Park Neighbors Association hosted a series of Friday night jazz concerts during the months of June and July and PFCU was happy to be a sponsor. The free, family-friendly events were held from 6:00 – 8:00 p.m. in Cedar Park located in West Philadelphia. The excited participants brought their lawn chairs, water, coolers and dancing shoes to enjoy the amazing lineup of musical talent.

PFCU ATTENDS TEMPLE FEST

PFCU Business Development Specialists attended Temple University's Temple Fest event in August. New freshmen students stopped by our table to get information on PFCU products and services and spin our prize wheel to win some free co-branded giveaways. We are proud to be a valuable resource for Temple students.



GLENSIDE BRANCH OPENING SOON

Our new PFCU branch is opening soon in Glenside! It is located at **259 S. Easton Road** next to Produce Junction. The state-of-the-art branch features a spacious interior with plenty of member services and teller stations.

The branch offers our members amenities such as a greeting station for quick assistance and direction, a drive-thru lane, safe deposit boxes, full-service ATM and a free coin counting machine. We are excited to open our doors and provide service to the Glenside community.

HOME LOANS FOR EVERY STAGE OF LIFE

Home Equity Loans and HELOCs:

It's a common misconception that a home equity loan or home equity line of credit (HELOC) can only be used for home improvements. These funds can be spent just like any other loan though! They're a smart way to consolidate debt, pay for education expenses, go on your dream vacation and more.

Wondering what the difference between them is? A home equity loan gives you a lump sum of money much like any other loan. A HELOC is similar to a credit card: you can borrow up to your limit and only pay interest on the amount you borrow.

A home equity loan is great when you have a specific expense in mind and know how much you need to borrow. A HELOC is better if you need flexibility, such as completing multiple home projects over a period of time.

Mortgages: Don't own a home yet? We offer a variety of mortgages to best suit your situation. Take advantage of government home loan programs and fixed- or variable-rate options. Whether you're a first-time homebuyer or looking to downsize, we simplify the house-hunting process for you.

Visit pfcu.com to learn more about our home loans and apply today!



CLARIFI IS HERE TO HELP YOU FINANCIALLY SUCCEED

Navigating how to reach your financial goals can be hard but we're here to help! We partner with **Clarifi Financial Counseling**, a local nonprofit group that can help with difficult financial situations, such as reducing debt and avoiding foreclosure. They can also help you plan for the future, like looking ahead to homeownership or 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 **855-761-4975** or visit pfcu.clarifipartner.org. From immediate needs to everyday financial wellness, they are here to help.



FINANCIAL LITERACY IN ACTION



Yahné Jackson,
Certified Financial
Educator

As the year continues to unfold, our financial literacy initiatives remain in full swing by reaching new communities, building stronger connections, and sparking important conversations about financial empowerment. This quarter has been no exception, and we're proud of the meaningful work we've been able to accomplish together.

From financial workshops with the men at Ready, Willing and Able to engaging with the African Family Health Organization (AFAHO) and ECS St. Barnabas Community Center, we've been showing up where financial tools are needed most.

Yahné Jackson, our Certified Financial Educator spent meaningful time with students this quarter, helping them prepare for the financial choices that lie ahead. This included working with interns at Promise Corps, hosting a weeklong series with Greater Philadelphia Cultural Alliance (GPCA) students, and covering financial fundamentals with recent and soon-to-be graduates at the Philadelphia Housing Authority. She also engaged with *Motivos Magazine* students and the Fayton Foundation, empowering future leaders with money management skills, and connected with music student teachers at *Beyond the Bars* to highlight the importance of continuing financial education and utilizing credit unions as a resource.

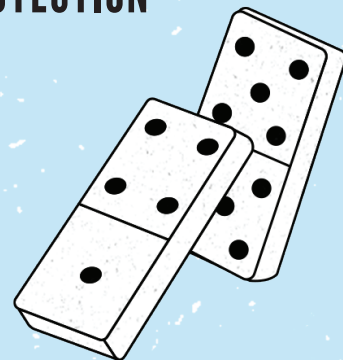
Yahné also recognized the important link between finances and overall well-being. During Prevention Point's Wellness Day, she discussed with various employees how financial wellness ties into mental health, creating a space for open dialogue and practical strategies. And through speed career mentoring at the Free Library with their Teen Leadership Assistants, Yahné reminded young leaders that strong financial habits are as important as career readiness.

Each event held this quarter was more than a workshop or presentation, it was a chance to plant seeds of financial confidence and growth. We are grateful to all of our partners and participants who continue to make this work meaningful.

As we move forward into the next quarter, our commitment remains strong: to educate, inspire, and empower communities through financial literacy. The journey is ongoing, and we're excited for all the opportunities ahead!

STOP THE DOMINO EFFECT WITH OVERDRAFT PROTECTION

We're excited to introduce a new, free way to help you avoid overdraft fees and keep your finances running smoothly! We now offer **Overdraft Protection**, giving you the power to link up to two separate savings accounts and set the priority order for covering transactions when your primary checking account balance is low.



How it works:

1. Choose up to two separate savings accounts.
 - If a Line of Credit (LOC) is available on the account, you may select the LOC as an additional third source.
2. Set the order in which these accounts are used.
3. Funds are automatically transferred to cover transactions, helping you avoid overdraft fees or declined payments.

Take control of your finances. Log in to Online Banking and select "Overdraft Protection" from the "Account Services" menu to get started.

FROM SCORE TO STRATEGY: KNOW WHAT MOVES THE CREDIT NEEDLE

Your credit score is just part of a whole picture. It's time to discover what's behind it and how to improve it. A person's credit score is more than just a number; it's a powerful reflection of one's financial story. Whether you are building credit, planning for a big purchase or just want to stay informed, understanding your score is the first step.

With PFCU's **Credit Score** tool, you get more than just a score. You get insights, guidance and a plan. The best part? It's all available right inside our free mobile app and online banking – no extra logins or downloads needed.

- Know what moves the credit needle
- See what's helping (or hurting) your score
- Monitor changes and get alerts that matter
- Set credit goals and track your progress over time

From score to strategy – your full credit story is just a tap away. 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.



NOTICE OF ANNUAL MEETING

**HEROES BALLROOM
SUNDAY, MARCH 22, 2026, AT 9:00 A.M.
11630 CAROLINE ROAD**

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 8, 2025, 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 7, 2025. Petitions for nomination must contain the names, addresses, signatures and last four digits of the Social Security number of 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 2026:

- Paulette Chambers
- Carolyn Daley Brady
- Joseph F. McHugh, Jr.

FIND PEACE OF MIND WITH PURCHASE ALERTS

Did you know your PFCU debit and credit cards have additional security features? With Visa® Purchase Alerts* you can easily stay aware of your card activity. It's 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 choose to receive notifications via text message, email or both.

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

Enjoy peace of mind and sign up for **Purchase Alerts** at [visa.com/PurchaseAlerts](https://www.pfcu.com/PurchaseAlerts).

*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.



HELP YOUR CHILD LEARN FINANCIAL INDEPENDENCE

Teaching your child how to be financially responsible can be difficult, but we help make it easier with our three youth account options. Each account is curated for a specific age group so children can learn important financial skills in a way that they can understand. As your child grows, their available resources and account perks grow with them.

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.

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, savings accounts, debit cards and other services specifically for our teen members, such as no minimum checking balance, higher-yield savings accounts for 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](https://www.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:

- Federal Holiday, Monday, October 13, 2025
- Veterans Day, Tuesday, November 11, 2025
- Thanksgiving Day, Thursday, November 27, 2025
- Day After Thanksgiving, Friday, November 28, 2025 – TEMPLE UNIVERSITY BRANCH ONLY
- Christmas Day, Thursday, December 25, 2025
- New Year's Day, Thursday, January 1, 2026

'TIS THE SEASON FOR PFCU VISA GIFT CARDS

Are you looking for that perfect gift that everyone can use this holiday season? A PFCU Visa® Gift Card is the right answer. Your recipients can enjoy that they are welcomed anywhere Visa debit cards are accepted, in stores and online.

Benefits include:

Easy to purchase: Stop by any PFCU branch.*

Flexible amounts: You choose the amount, and we load the card in seconds.

Just the right size: It's easy to mail, give as a stocking stuffer or combine with another gift.



*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.



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.