

MoneyLine

PFUC
PHILADELPHIA
FEDERAL CREDIT UNION

*Not here for our profit.
Here for yours.*

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

GO ON YOUR NEXT ADVENTURE

**YOUTH ACCOUNT OPTIONS
FOR EVERY AGE**



SPRING 2025

PHILADELPHIA FEDERAL CREDIT UNION

PFCU IN ACTION



Abigail Fox happily accepted her \$500 PFCU Visa Gift Card.

TEMPLE UNIVERSITY NEW STUDENT PROMOTION WINNER

Congratulations to Abigail Fox, the grand prize winner of our Temple University new account promotion. Abigail’s name was entered into a raffle when she opened her account, and she was randomly selected to win a \$500 PFCU Visa® Gift Card.

PODCAST PANEL ON FINANCIAL LITERACY IN THE LATINO COMMUNITY

On November 1, Business Development Specialist Yorkenia Gomez, representing PFCU, joined a panel discussion on iHeart Radio’s Rumba 106.1 highlighting the importance of financial literacy within the Latino community. This event reinforced our mission to empower diverse populations through education.



Yorkenia Gomez (center), representing PFCU, joined a panel discussion on iHeart Radio’s Rumba 106.1 highlighting the importance of financial literacy within the Latino community.

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PFCU GIVING TREE

At PFCU, our commitment to community runs deep, and we’re proud to highlight the impactful efforts of our team. One of the standout initiatives was the Giving Tree fundraiser. Spearheaded by PFCU team members, the campaign successfully raised \$4,635 for Cradles to Crayons (C2C) Philadelphia, along with newly purchased items from C2C’s most needed items lists. These contributions will help provide essentials for children in need, ensuring they have the resources to thrive.



PFCU Community Relations Specialist and Financial Educator Yahné Jackson (center) presents a check to Michal Smith, Executive Director (left), and Daniel Pietrovito, Assistant Director of Partnerships and Engagements for C2C Philadelphia, representing the funds raised by PFCU team members during the 2024 PFCU Giving Tree initiative.

Not here for our profit.
Here for yours.



NOW ACCEPTING 2025 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 **22nd 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 18, 2025. Recipients will be notified by May 2. 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 scholarship 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 as a student pursuing his/her associate degree for the 2025 school year. Please visit www.ccp.edu/scholarships to view the eligibility criteria.**

*Employees of PFCU, directors, volunteers, and their immediate families are ineligible to participate.

GO ON YOUR NEXT ADVENTURE

Whether by motorcycle, RV or boat, explore in style with competitive rates from PFCU.

Create more memories and go on your next adventure sooner than you think! Start planning where you want to explore; our quick and easy loan application process will get you there fast. PFCU is here to set you on the best path with our competitive rates and variety of terms. Make your travel dreams come true with our:

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

It's easy to find the ride of your dreams with a loan from PFCU. Apply at pfcu.com!

PFCU DAY AT TEMPLE UNIVERSITY

On Saturday, February 1, PFCU members and fans enjoyed a family outing of watching the Temple Owls men's basketball team vs. the East Carolina Pirates. As the Official Credit Union of Temple University, free co-branded baseball caps were distributed to everyone's delight. 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. The Owls won the game 98 - 94, and a good time was had by all.



Arthur Johnson (left center), Temple University's Director of Athletics, presented the game ball to Joseph F. McHugh, Jr. (center), PFCU's Treasurer of the Board.

PFCU DAY AT SAINT JOSEPH'S UNIVERSITY

On Wednesday, February 26, PFCU members and fans cheered on the Saint Joseph's Hawks men's basketball team as they challenged the Saint Bonaventure Bonnies. As the Official Credit Union of Saint Joseph's Athletics, Joseph F. McHugh, Jr., was presented with the game ball by Jill Bodensteiner, JD, Vice President and Director of Athletics during the festivities. The Hawks went on to win the game 75 - 64, and a good time was had by all.



Joseph F. McHugh, Jr. PFCU's Treasurer of the Board, accepts the game ball from Jill Bodensteiner, JD, Vice President and Director of Athletics. Also pictured from left, Tracy Harmon, PFCU Manager and SJU Alumna, Patricia Craven, PFCU President/CEO and Mary Simmons, PFCU VP of Marketing.

COMMON SCAMS AIMED AT TEENS

Anyone can fall for a scam, even the cleverest person you know. As digital natives, teenagers are a target for scammers, so it's vital for parents and teens to stay on top of the common scams they might see.

- 1. Social Media Scams.** A stranger or a "friend" with a hacked account may reach out, supposedly needing help. They may send your teen a link to another webpage for any fake reason to get their account information or ask for money through a cash app or gift cards. Never send money to strangers or through gift cards and verify with their "friend" through a separate method that this message is legit.
- 2. Online Shopping Scams.** If a deal is too good to be true... it probably is! Always research the site you want to buy from by googling "[website name] site rating." If you're shopping on a conglomerate like Etsy, take a careful look at the rest of their store and their rating – if there's no consistency, they're likely a fraudster.
- 3. Scholarship Scams.** Always research the scholarship or grant before applying. Don't rush to hand over your personal information and pay fees, or you may find your identity stolen.
- 4. Freebie Scams.** Some scammers offer free cellphone wallpapers or other goodies but bury the info about exorbitant subscription fees or hide other costs. Don't download a new app just because it's free!
- 5. Weight Loss Scams.** Scammers will promote anything from fad diets and supplements to detoxes and full weight-loss programs – all of which may harm your teen's body. It all starts with a "free trial" and the promise of results... with the goal to eat up their money without actual care for their health.

If you think your teen has fallen for a scam, take action immediately. Change their passwords and talk to us for further guidance, if needed.

LOAN PAYMENT SYSTEM UPGRADE

We've upgraded our EZ Pay service, making it easier to pay your PFCU loan directly from another financial institution. You can now schedule fast, one-time or recurring payments from an external bank account or debit card, choosing the time, amount and frequency. Plus, you can now save your bank account information for future use, text-to-pay, and set payment alerts.

EZ Pay payments can be made using the following methods from another financial institution:

- ACH (an electronic funds transfer from a Savings, Checking or Business Account)
- Debit cards issued by Visa or Mastercard

EZ Pay is available for the following loan types:

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

Please note that EZ Pay is only available for making PFCU loan payments from an external financial institution. If you're paying with funds from a PFCU account, you can simply perform a direct transfer from Online Banking.

Log in to Online Banking and select EZ Pay from the Services tab to get started.

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 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.

FINANCIAL EDUCATION IN ACTION



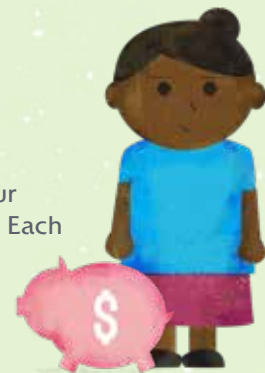
Yahné Jackson,
Accredited Financial
Educator

During the winter season, **Yahné Jackson, PFCU's Financial Educator**, was busy facilitating workshops, sharing knowledge, and making financial education more accessible to diverse communities. From the Universal Audenried Charter High School's College and Career Fair to the SpArc Financial

Workshops for employees, she was focused on providing valuable insights for both individuals and families. Yahné spoke to seniors at the Controller's Office Senior Resource Fair about protecting their finances from fraud and to high school students at Senator Haywood's College Fair about smart saving, budgeting, and preparing for higher education. At Universal Audenried Charter High School's Thanksgiving event, she helped families understand the importance of opening savings accounts for their kids, setting them up for future financial success.

As we move into 2025, Yahné also launched exciting new initiatives. She kicked off a financial workshop series for the National Center for Urban Solutions' new cohort of Advanced Manufacturing students and hosted a credit repair workshop at The DePaul House in Germantown. Yahné visited the Girls and Boys Club to introduce kids to banking basics and collaborated with the Fayton Foundation to offer high school students and their families insights on credit, saving, and investing in their future. Additionally, she presented to Project Home residents about spending plans and the benefits of credit unions, and partnered with the Jewish Employment and Vocational Services to start a new financial workshop series. Yahné also facilitated a Wealthy Wednesday workshop with the Jewish Family and Children's Services (JFCS) on making sound financial decisions. It has been an inspiring season of growth, and PFCU is looking forward to continuing our work in 2025!

YOUTH ACCOUNT OPTIONS FOR EVERY AGE



No matter their age, you can start your child on the path to financial success! 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.

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 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)
- 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.

ELEVATE YOUR FINANCIAL WELLNESS IN 2025: NEW YEAR. NEW GOALS. NEW SCORE. NEW YOU!

As you embark on the exciting journey of self-improvement this year, make sure to prioritize the health of your credit score. Our Credit Score solution is here to empower you on this financial wellness journey, and the best part – it's entirely FREE!

Here's how Credit Score can help you achieve your New Year's financial goals:

- 1. Insights:** Gain valuable insights into the key factors shaping your credit score.
- 2. Tips:** Receive personalized tips for enhancing your credit score and financial health.
- 3. Goals:** Set, track and achieve your credit goals with our user-friendly interface.
- 4. Simulator:** Use the Credit Score Simulator to evaluate various financial options and their impact on your score.
- 5. Reports:** Access your credit report anytime, anywhere, for a comprehensive understanding of your financial standing.
- 6. Dispute and Notifications:** Easily dispute errors and receive timely notifications of any changes in your credit report.

Why is this important?

- **Early Detection:** Vigilant credit monitoring helps detect suspicious activity early on.
- **Proactive Monitoring:** Being proactive is crucial for reaching your credit goals and maintaining financial stability.
- **Unlock Benefits:** A good credit score unlocks savings and benefits, providing access to favorable rates and terms for credit cards and loans.

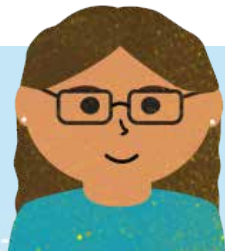
Enroll in Credit Score today through our mobile and online banking platforms!



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.



MEET OUR NEW VIRTUAL ASSISTANT, BETSY

When you need assistance on our website or with online or mobile banking, you no longer have to pick up the phone. We now offer the speed and convenience of chatting with a friendly representative who can help you with your needs and even show you how to find and do things on screen when needed to save you valuable time. We are here to help you connect with the information that you need when you need it. To better serve you, we've employed our new virtual assistant, **Betsy**, to help with your initial inquiries. This way you can self-serve 24/7 if you'd like, and we can make sure that you are directed to the right resource, human or bot, at the right time. The best part? If you're interacting with **Betsy** and need additional assistance, you can be transferred to a representative at any time. And, your information flows seamlessly throughout your interaction, reducing the need for you to repeat yourself. Whether you're interacting with our trained virtual assistant or one of our talented team members, we're making sure that the experience is smooth and secure.

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.

APRIL SHREDDING DAY EVENT



APRIL 19, 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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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

REFER A MEMBER FOR A SWEET REWARD

When you find a deal as good as your PFCU membership, don't keep it a secret! Share it with your family and friends, and we'll reward you for spreading the good news about PFCU.

Through our Member Referral Program, when you refer a new member during the month of April, both of you will receive \$100.*

You can refer others through the member referral page available at pfcu.com. Select **Member Referral Program** under **Membership**, complete each section, then follow up with your friends and encourage them to open an account with PFCU.

Then, all the new member has to do for the both of you to receive \$100 is open a Checking Account with one of the following qualifying services:

- Bill Payer
- Direct Deposit
- eStatements
- IRA or Regular Savings Certificate
- Loan

HAVE QUESTIONS? CONTACT THE PFCU SUPERVISORY COMMITTEE.



If you have questions regarding your account(s) after reviewing your statement, please write a letter to the PFCU Supervisory Committee, and they will respond to your inquiry. Please mail your comments to:

PFCU Supervisory Committee
P.O. Box 21004 | Philadelphia, PA 19114

Holiday Hours

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

- Memorial Day, Monday, May 26, 2025
- Juneteenth National Independence Day, Thursday, June 19, 2025
- Independence Day, Friday, July 4, 2025

- Money Market Account
- Tuition Rewards Program

Your friends, neighbors and co-workers are eligible for PFCU membership if they live, work, regularly conduct business, worship or attend school in the city of Philadelphia or Columbia County. Family members are eligible for membership simply by being related to you!

Credit union benefits include savings and loan advantages, as well as better member service. Share the rewards of PFCU membership today!

*All new accounts are subject to PFCU standard account membership terms and disclosures. See complete rules at pfcu.com/membership and click on Member Referral Program. \$100 offer expires on April 30, 2025.