MoneyLine

SCAM PREVENTION: WHAT YOU NEED TO KNOW

GLENSIDE BRANCH RIBBON CUTTING CEREMONY

A BRIGHTER FUTURE IS AHEAD WITH A CREDIT BUILDER LOAN

SUMMER 2026
PHILADELPHIA FEDERAL CREDIT UNION

PFCU IN ACTION

PFCU team members and community participants celebrate together during Philadelphia's St. Patrick's Day Parade.

PFCU PROUDLY SPONSORS THE 256TH ST. PATRICK'S DAY PARADE

PFCU was once again a proud sponsor and participated in the 256th St. Patrick's Day Parade on Sunday, March 14. PFCU Board and Committee members, along with employees and their families, joined the Philadelphia community in a celebration of tradition and culture. The event brought together families, local organizations and businesses for a day of citywide pride, reinforcing PFCU's presence as an active and engaged community partner.

In This Issue:

PFCU SUPPORTS TEMPLE UNIVERSITY'S BUSINESS SPORTS CONFERENCE

On March 20, PFCU representatives attended the Temple Sports Business Conference hosted by The Sport and Governance Association at Temple University. The event provided an opportunity for our business development manager and specialist to connect with students and professionals while participating in conversations around sports, business and career development, further strengthening ties within the university community.

From left: Leanne Dewitt, PFCU Business Development Manager, and Yorkenia Gomez, Business Development Specialist, attended the event.

PFCU PARTICIPATES IN A COMMUNITY CONNECTION EVENT

On March 24, PFCU Business Development Specialist Yorkenia Gomez participated in Community Connection Night hosted by Representative Joanna E. McClinton at W.C. Longstreth Elementary School. The event brought together local residents and organizations to build relationships and strengthen neighborhood connections, reinforcing PFCU's commitment to being present and engaged within the communities we serve.

Yorkenia Gomez, PFCU Business Development Specialist, distributed literature and giveaways to attendees of the event.

GLENSIDE BRANCH RIBBON CUTTING CEREMONY

On Thursday, April 2, several PFCU Board members and executive team members gathered with local officials to cut the ribbon of our Glenside branch – the first in Montgomery County for the credit union.

Patricia Craven, PFCU President/CEO, commented, “As a credit union founded to serve and uplift our community, growth has always been guided by where we are needed most. We are proud to open our doors in Glenside and become part of a community with such a strong sense of connection. As we mark our 75th anniversary, this new branch reflects both our legacy and our vision ahead, broadening access to affordable financial services that empower our members to achieve more.”

The ribbon cutting was attended by key community leaders, including Senator Art Haywood, Senate District 4, and State Representative Napoleon J. Nelson, House District 154, Montgomery County.

Located at **259 S. Easton Road, Glenside, PA 19038,** the new state-of-the-art branch offers a full-service ATM, free coin-counting machine, safe deposit boxes and a drive-thru lane, among other amenities and services.

From left to right: Mary Simmons, VP, Marketing; Anna Bailey, VP, Member Services; Senator Art Hayward; Tiffini Fisher–Diakite, Branch Manager; Joseph F. McHugh, Jr., Board Treasurer; Bernard Lester, Board Chairman; Paulette Chambers, Board Vice Chair; State Representative Napoleon J. Nelson; Patricia Craven, President and CEO; and Karen Eavis, Communications Manager.

MEMBER EXPERIENCE SURVEY WINNERS

Congratulations to our first-quarter winners! They received **$100.00 in their PFCU accounts** for providing feedback on our service levels.

- Domeeka L.
- William S.
- Sadio D.

As a reminder, as part of our *Member Experience Survey Program*, you may receive a survey invitation by email on occasion from ***surveys@pfcu.com.***

2026 SCHOLARSHIP WINNERS

We are pleased to announce the recipients of Philadelphia Federal Credit Union’s 2026 Scholarship Program. This year’s winners are:

Colin Bomboy

Isaac Cheng

Norah Hestor

Addison Holmes

Nicholas Ingegneri

Ashley Kelly

Cahlin Spearman

Samantha Staublein

Erin Stickel

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

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 – 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

How Do I Register for Greenlight?

Whether you're an existing Greenlight user or are enrolling for the first time, follow these simple steps:

1. Download/open the Philadelphia FCU Mobile app. **Greenlight can only be accessed via the app.**
2. Locate the Greenlight tile within our mobile app and tap the **GET STARTED** button.
3. Follow the prompts to connect your PFCU account.
4. If your child has a mobile device, download the Greenlight app on their phone to send money quickly, assign chores, and get real-time notifications.

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.

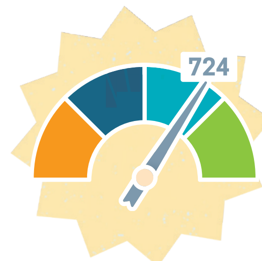
*Philadelphia Federal Credit Union members are eligible for the Greenlight Select Plan at no cost when they connect their PFCU account as the Greenlight funding source for the entirety of the promotion. Subject to minimum balance requirements and identity verification. Upgrades will result in additional 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.

AUTO LOANS MADE SIMPLE

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

Apply now at ***pfcu.com!***

A BRIGHTER FUTURE IS AHEAD WITH A CREDIT BUILDER LOAN



Building your credit and maintaining a good credit score are essential for 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 – 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 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 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 project will not repair your credit, and negative credit history will not be removed from your credit report as a result of this program.

FINANCIAL EDUCATION IN ACTION

Yahné Jackson, Certified Financial Educator and Community Relations Specialist

This quarter, PFCU continued expanding access to financial education through engaging workshops, webinars, and community partnerships designed to help individuals and families build stronger financial futures. From budgeting and credit education to home buying and overall financial wellness, we remained committed to providing practical guidance and real-world tools that support long-term stability and confidence.

Throughout the quarter, Yahné Jackson, Certified Financial Educator and Community Relations Specialist, partnered with organizations across the region to deliver impactful financial literacy programming, including Asociación Puertorriqueños en Marcha (APM), JEVS Human Services, Wellness Village, Amazon, Philadelphia Technician Training Institute, Bethany Christian Services, Saint Joseph's University, Beyond Literacy, Public Health Management Corporation, GVI City of Philadelphia Division of Safe Neighborhoods, Women Against Abuse, St. Barnabas Community Resource Center, and Jewish Family and Children's Service. She also presented specialized financial programs for nonprofits such as the Limitless Ladies Ministries and Growing Leading Optimistic Women (GLOW). Both programs focused on women's wellness and financial empowerment. Through every partnership and presentation, we continue to see the meaningful impact that accessible financial education can have on individuals, families, and communities.

Thank you to all of our partners for helping us advance this work. We look forward to continuing to support our communities on their financial wellness journeys, with even more opportunities to learn and grow this summer.

INSPIRE A LIFETIME OF SAVING

It is never too early – or too late – to help your child learn healthy financial habits and hone their money management skills. At PFCU, our goal is to help you make that learning easy!

Our three youth account options are tailored to specific age groups, ensuring your child has access to age-appropriate tools they can actually use and understand. Take advantage of our specially curated youth accounts today and set your child on the path to financial success.

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.

Inspire a lifetime of saving with help from PFCU! Stop by any branch or visit ***pfcu.com*** to open a youth account today.

CHECKING JUST HOW YOU LIKE IT

We know one size does not always fit all – and that's especially true for checking accounts! Whether you're looking for a simple and free account or something that's more rewarding, our checking account options help ensure you're enjoying an account that's built around your unique needs.

PFCU Checking

Simple, convenient and free!

- No monthly fees
- Free PFCU debit card
- No opening deposit required

Better Checking

Earn interest!

- Tiered interest rate structure
- $5 monthly fee waived if daily balance is $1,000 or greater
- Free first order of checks

Kasasa Cash Back

*Earn rewards for doing banking basics!**

- 5% cash back on debit card purchases
- Refunds on ATM fees
- Free and pays you for banking basics you probably already do

Open your account online or learn more at ***pfcu.com*** today!

*Qualification Information: Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the accounts' rewards. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by PFCU as ATM transactions. "Monthly Qualification Cycle" means a period beginning (1) business day prior to the first day of the current statement cycle through (1) business day prior to the close of the current statement cycle. Reward Information: When your Cash Back Checking account qualifications are met during a Monthly Qualification Cycle, you will receive 5.00% cash back on up to a total of $200.00 PIN-based/signature-based debit card purchases that post and settle to the account during that cycle period. A maximum of $10.00 cash back may be earned per Monthly Qualification Cycle. In addition, you will receive reimbursements up to $10 for nationwide ATM fees incurred within your Cash Back Checking account during the Monthly Qualification Cycle in which you qualified. An ATM receipt must be presented within sixty 60 calendar days of transaction for reimbursements of individual ATM fees of $5.00 or higher. When Cash Back Checking qualifications are not met, no cash back payments are made, and ATM fees are not refunded. Cash back payments and ATM fee reimbursements will be credited to your Cash Back Checking account on the last day of the current statement cycle. Rates and rewards are variable and at our discretion may change after the account is opened without notice to you; fees may reduce earnings. Additional Information: Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements may apply. Limit (1) account per primary Social Security number/ individual taxpayer identification number. There are no recurring monthly service charges or fees to open or close this account. Contact one of our Philadelphia Federal Credit Union member service representatives for additional information, details, restrictions, processing limitations and enrollment instructions. Federally insured by NCUA.

SCAM PREVENTION: WHAT YOU NEED TO KNOW

Fraud and scams targeting credit union members are becoming more sophisticated, faster moving and harder to detect. Recent industry reports show that fraud is rising across financial institutions, with credit unions experiencing notable increases in digital fraud and social engineering attacks.

Credit unions are seeing several key types of fraud surge:

- **Impersonation scams** – Fraudsters pose as credit union staff, government agencies or even family members to gain trust.
- **Account takeover attacks** – Criminals use stolen credentials or malware to access accounts and move funds quickly.
- **Authorized push payment (APP) scams** – Members are tricked into sending money themselves, often through urgent or emotional manipulation.
- **Synthetic identity fraud** – Fake identities built from real data can bypass traditional verification systems.
- **Check and ACH fraud** – Still a major issue, with billions in losses and increasing activity tied to digital payments.

A major shift is the use of **AI and deep fake technology,** making scams more convincing than ever.

WHAT YOU SHOULD WATCH FOR

It's very important that you take the time to pause, think and verify if you receive or notice any of the following:

- Urgent requests to send money or share codes
- Messages claiming to be from your credit union asking for passwords
- Unexpected payment changes (especially for payroll or vendors)
- Calls or texts asking for one-time passcodes
- Pressure to act quickly or keep a transaction secret

Fraudsters rely heavily on social engineering – manipulating human behavior rather than hacking systems.

SIMPLE WAYS TO STAY PROTECTED

Follow these best practices to prevent any fraud from occurring on your account:

- **Never share login credentials or verification codes**
- **Verify requests independently** (call PFCU directly at 215-934-3500)
- **Enable multi–factor authentication (MFA)** where available
- **Monitor accounts regularly** for unusual activity
- **Use strong, unique passwords**
- **Pause before sending money** – especially under pressure

Not here for our profit.
Here for yours.

UNLOCK FINANCIAL CONFIDENCE THIS SUMMER

This summer, take your financial wellness wherever life leads you. With our **Credit Score** solution, you can monitor your credit, set goals and get personalized tips – anytime, anywhere, right from your mobile device.

- **Stay confident:** Know where you stand with real-time credit insights.
- **Stay informed:** Get instant alerts and guidance, whether you're at home or on vacation.
- **Stay connected:** Access your credit score and tools within our mobile and online banking platforms for financial wellness that travels with you.
- **Stay in control:** Reach your financial goals with tools designed to help you succeed.

No matter where summer takes you, your financial wellness goes too. Whether you're booking a getaway, planning your next big purchase or simply soaking up the sun, our **Credit Score** solution helps you stay on track and in control.

Start building the confidence you need today for a brighter financial tomorrow.

SEPTEMBER SHREDDING DAY EVENT

SEPTEMBER 12, 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. <u>Do not enter on McNulty Road near the Service Center drive–thru lanes.</u>

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.

KEEP YOUR LOANS IN LINE WITH EZ PAY

At PFCU, we believe your regular banking actions should be as easy and convenient as possible. So when it's time to make payments on your loans, we're proud to offer EZ Pay!

EZ Pay removes the hassle from using an external bank account or debit card to pay your PFCU loans – plus, you also benefit from an array of useful tools to help you manage your loan payments like a pro.

You can use EZ Pay to...

- Pay your PFCU loan via ACH (an electronic funds transfer from a savings, checking or business account at another financial institution)
- Pay your PFCU loan with a Visa® or Mastercard® debit card
- Schedule a one-time or recurring payment
- Save your payment information for future use
- Set up and use text-to-pay
- Set payment alerts

Make payments with EZ Pay on your...

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

EZ Pay is only used for making PFCU loan payments from an external financial institution. If you're paying your PFCU loan with one of your PFCU accounts, you can simply perform a direct transfer through online banking.

Get started with EZ Pay today! Log in to online banking and select EZ Pay from the Services tab.

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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12800 Townsend Road
Philadelphia, PA 19154

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Holiday Hours

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

- Labor Day, Monday, September 7, 2026
- Federal Holiday, Monday, October 12, 2026

MANAGE HIGHER EDUCATION COSTS WITH MONEY FROM SALLIE MAE

Attending college, graduate school or a trade school? A Sallie Mae® student loan from PFCU can help bridge the gap between the cost of higher education and financial aid. A Sallie Mae loan is designed for the needs of all types of students with:

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

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.

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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.