

STAY IN CONTROL OF YOUR CREDIT

**SECURE YOUR CARDS WITH
VISA PURCHASE ALERTS**

**HOW ARE SCAMMERS TRYING
TO REACH YOU?**



PFCU IN ACTION



Yahné Jackson, PFCU's Accredited Financial Educator and Community Relations Specialist, held a financial literacy workshop during the event.

BEYOND LITERACY CAREER FEST

Yahné Jackson, PFCU's Accredited Financial Educator and Community Relations Specialist, was a presenter at this year's Beyond Literacy Career Fest. The event was held on Friday, May 1, at the Philadelphia Ethical Society. She held a financial literacy workshop for the attendees, who also had access to other free, work-ready

resources such as career coaches, resume creation help and review and job interview practice. Beyond Literacy (BeLit) provides opportunities for adults and families by harnessing the power of literacy through free, high-quality education. The organization helps learners improve their reading, writing, math, English language, digital literacy and workplace skills.



Shannon Lutz, PFCU Business Development Specialist, connected with attendees and distributed PFCU literature and giveaways during the event.

PFCU ATTENDS SPRUCE HILL MAY FAIR

One of the highlights of May was joining neighbors at the annual Spruce Hill May Fair. Shannon Lutz, Business Development Specialist, enjoyed spending the day meeting residents, sharing information about PFCU and connecting with families throughout the neighborhood. Events like the May Fair remind us that some of the best conversations happen outside the branch, where we have the opportunity to meet people where they are and become part of the communities we serve.

WILLS EYE HOSPITAL BENEFITS FAIR

Connecting with employees where they work is another important way PFCU builds relationships throughout the community. On May 12, Yahné Jackson, PFCU's Accredited Financial Educator and Community Relations Specialist, attended the Wills Eye Hospital Benefits Fair, where employees learned more about PFCU's products, services and member benefits. Throughout the event, meaningful conversations and financial resources helped introduce attendees to the many ways PFCU supports financial well-being.



Yahné Jackson, PFCU's Accredited Financial Educator and Community Relations Specialist, distributed PFCU literature and giveaways to the attendees.

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PROUD SPONSOR OF PORCHFEST 2026

On Saturday, May 30, music, local businesses and neighborhood pride came together during Porchfest 2026, where PFCU proudly served as a sponsor alongside the Baltimore Avenue Business Association. Held just steps from our West Philadelphia branch, Porchfest transformed neighborhood streets into gathering places filled with live performances and community spirit. Supporting events like this reflects our commitment to investing in the neighborhoods we're proud to call home.



Leanne DeWitt, Business Development Manager, and Yahné Jackson, Accredited Financial Educator and Community Relations Specialist, represented PFCU at the Homeownership Conference.

PFCU SUPPORTS HOMEOWNERSHIP CONFERENCE

Helping individuals and families achieve homeownership remains an important part of PFCU's mission. On June 20, Leanne DeWitt and Yahné Jackson represented PFCU at the Homeownership Conference, hosted by Senator Art Haywood, Councilman Anthony Phillips and State Representative Andre Carroll. The conference connected prospective homeowners with trusted resources, educational sessions and organizations committed to making homeownership more accessible. It was an inspiring way to close out a quarter focused on connection, education and community.



From left: Errollene Fowlkes, Assistant at Limitless Ladies Ministries; grandson of Suzette Fowlkes; Suzette Fowlkes, Founder and President of Limitless Ladies Ministries; and Yahné Jackson, PFCU's Accredited Financial Educator and Community Relations Specialist.

LIMITLESS LADIES MINISTRIES' PRETTY IN PINK EVENT

Supporting financial wellness goes hand in hand with supporting the organizations that strengthen our communities. During the Limitless Ladies Ministries' Pretty in Pink event on May 16, PFCU not only connected with attendees through an information table but also had the opportunity to provide practical financial education. Yahné Jackson led a financial education

workshop designed to equip participants with tools and resources they can use long after the event ended, reinforcing PFCU's commitment to empowering individuals through knowledge.



Shannon Lutz (left) and Yorkenia Gomez, PFCU Business Development Specialists, connected with attendees and distributed PFCU literature and giveaways during the event.

PFCU SPONSORS 20TH ANNUAL PHILADELPHIA JUNETEENTH FESTIVAL

The Johnson House Historic Site served as host of the 20th Annual Philadelphia Juneteenth Festival. PFCU was once again proud to be a sponsor of the event that draws thousands to the festival that includes music and more than 80 vendors and helps to bring foot traffic to the local small businesses along Germantown Avenue.



Shannon Lutz, Business Development Specialist, represented PFCU during the employee event.

SAINT JOSEPH'S UNIVERSITY'S EMPLOYEE PICNIC

PFCU continued its partnership with Saint Joseph's University by participating in the university's Employee Picnic on May 20. Shannon Lutz enjoyed connecting with faculty and staff while sharing information about PFCU's products, services and membership benefits. Events like these continue to strengthen relationships that extend well beyond campus.



Leanne DeWitt, Business Development Manager, represented PFCU at the Jump Into Summer Resource Fair.

PHILADELPHIA HOUSING AUTHORITY'S 5TH ANNUAL JUMP INTO SUMMER RESOURCE FAIR

Summer kicked off with another opportunity to connect directly with community members during the Philadelphia Housing Authority's 5th Annual Jump Into Summer Resource Fair on June 18. Representing PFCU, Leanne DeWitt met with residents to share financial resources while connecting them with information that can help support their financial journey. The event brought together organizations from across the city, demonstrating the power of collaboration in strengthening our communities.

FUND THE HOME OF YOUR DREAMS

Ready to buy a home?

For many people, a home is the biggest purchase they will ever make. At PFCU, we believe that finding the home of your dreams should be exciting – not stressful. That's why we offer a variety of mortgages, from fixed-rate and variable-rate options to government home loan programs, to help make the home-buying process smoother and easier.

Whether you're buying your first home or your next home, we're with you every step of the way with local, personalized service and a convenient application process.



Already own a home?

Needs and desires can change, but that doesn't mean you need to move. Tap into the equity you've built over the years with a home equity loan or home equity line of credit (HELOC) and take advantage of a great low rate!

A home equity loan gives you one lump sum at a fixed rate, while a HELOC is an open line with a variable rate. Both are most commonly used for home improvements, but you can also use the funds for anything on your list – including debt consolidation, higher education costs and emergency expenses.

Visit [pfcu.com](https://www.pfcu.com) to learn more about our home loans and apply today!

NOTICE OF ANNUAL MEETING

**HEROES BALLROOM
SUNDAY, MARCH 21, 2027, 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 7, 2026, 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 6, 2026. Petitions for nomination must contain the names, addresses, signatures and last four digits of the Social Security number for 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 2027:

- Vincent Colaberdino
- Shawn Hagerty
- Kathleen Meyer
- Michele Willmunder

FINANCIAL EDUCATION IN ACTION



Yahné Jackson,
Certified Financial
Educator and
Community
Relations Specialist

Financial wellness looks different for every individual, which is why PFCU continues to provide financial education that meets people where they are. Throughout the quarter, Yahné Jackson, PFCU's Certified Financial Educator and Community Relations Specialist, delivered workshops covering money mindset, budgeting, homeownership, fraud prevention

and financial confidence, equipping participants with practical strategies they can immediately apply to their everyday lives.

Yahné partnered with organizations across the region to bring financial education directly into our communities, including the **Juvenile Probation Department, Jewish Family and Children's Service (JFCS), Philadelphia Technician Training Institute (PTTI), Philadelphia Youth Network (PYN), GVI – City of Philadelphia Division of Safe Neighborhoods, Beyond Literacy, St. Barnabas Community Resource Center, The U School, Better Tomorrows, Nazareth Baptist Church, Growing Leading Optimistic Women (GLOW) and Limitless Ladies Ministries.** Together, these partnerships allowed us to reach youth, adults, job seekers, nonprofit organizations, faith-based communities and first-time homebuyers through engaging, interactive financial education.

Our member webinar series also continued to provide convenient virtual learning opportunities. This quarter's webinars included **Mastering Your Money Mindset, Taking Financial Control, Home Buying 101 and Identity Theft & Fraud,** with 232 members registered and 45 attendees participating in live sessions. These webinars continue to serve as an accessible way for members to strengthen their financial knowledge from wherever they are.

Thank you to all of our community partners for helping us make financial education more accessible throughout the Greater Philadelphia region. If your organization, school, business, nonprofit or community group is interested in offering a free financial literacy workshop or webinar, we'd love to partner with you. Together, we can empower more individuals and families with the knowledge and confidence to build stronger financial futures.

STAY IN CONTROL OF YOUR CREDIT

As we near the end of another year, checking on your credit can help you set realistic goals for what you want to accomplish in 2027 and beyond. Our Credit Score option lets you take control of your credit 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.

Whether you're planning for back-to-school expenses, holiday trips or your next big purchase, taking charge of your credit with Credit Score can help make it happen. Prepare for whatever's next with confidence and control this fall and into the new year.

GET PEACE OF MIND WITH OVERDRAFT PROTECTION

Avoid embarrassing situations and protect your checking account with automatic transfers from your savings accounts. Our Overdraft Protection service allows you to link up to two separate savings accounts to cover your transactions when your primary checking account balance is low. This helps you smoothly manage your finances and avoid unnecessary fees or bounced checks.

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 to avoid overdraft fees or declined payments.

Log in to online banking and select **"Overdraft Protection"** from the **"Account Services"** menu to get started.

SECURE YOUR CARDS WITH VISA PURCHASE ALERTS

Did you know your PFCU debit and credit cards have additional security features? With Visa® Purchase Alerts,* you can easily stay in touch with 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 select if you'd like to receive text messages, email or both for your notifications.

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.

*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.



SAVING AT EVERY AGE

Help your child learn more about money and develop money management skills at any age. At PFCU, we help you do just that, with fun, easy youth account options tailored to your child's age group. We're here to give you the resources and age-appropriate tools to help set kids of all ages up for a positive relationship to saving. We offer three curated programs:

For the college-bound kid: 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 will receive dividends in their accounts.

Set your child up for a successful life with PFCU! Stop by any branch or visit pfcu.com to open a youth account today.



PREPARE FOR THE LIFE YOU WANT WITH A CREDIT BUILDER LOAN

If you're thinking about applying for a home, auto or personal loan but your credit score is holding you back, take an important step forward with a Credit Builder Loan from PFCU! Improving your credit score shows lenders that you're responsible with your money and helps you get approved for lower credit card and loan 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.

Don't let your credit score hold you back from the life you want. Apply for a Credit Builder Loan today to improve your score 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.

HOW ARE SCAMMERS TRYING TO REACH YOU?

Scams often start with a text, call, or an ad or message on social media. So, if you have a phone or you're on social media, chances are you've heard from a scammer recently.

Scammers love sending texts, so much so that last year's fraud reports to the Federal Trade Commission (FTC) show more people reporting that a scammer contacted them by text than any other way. Scammers often send texts pretending to be businesses or the government (think fake notices about package deliveries, loan applications, or unpaid tolls).

Phone calls are another common way scammers reach people. Scammers call to say things like "you've won a prize" or "you need to move your money to protect it." Unfortunately, people reported losing a lot of money to these scammers last year.

But the highest reported losses overall last year came from scammers on social media, pushing things like fraudulent job offers and investment opportunities – which sometimes started with a romantic connection.

If you get an unexpected text, call, or message on social media, know that it could be a scam designed to steal your money or personal info. To help you avoid scams:

- **Report and delete unwanted texts.** Use your phone's "report junk" option or forward unwanted texts to 7726 (SPAM). Then delete the message.
- **Report unwanted calls.** If you didn't lose any money but want to report a call, visit DoNotCall.gov. If you've lost money to a phone scam or have information about the scammer who called you, tell the FTC at ReportFraud.ftc.gov.
- **Spot scammers on social media.** If you get a job offer on social media, or get promised "guaranteed" returns on investments, stop. Check it out. And learn to spot people using fake profiles to make a connection.

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



PFCU PHILADELPHIA FEDERAL CREDIT UNION

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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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VISA GIFT CARDS MAKE THE PERFECT GIFT FOR ANY OCCASION

If you are looking for the perfect gift to give for any occasion, a PFCU Visa® Gift Card is the answer. It is welcomed anywhere Visa debit cards are accepted, in stores and online. The benefits include:

Convenient: Just stop by any PFCU branch to purchase a gift card.*

Flexible amounts: Choose any amount, and we will load the card within seconds.

Perfect size: It's easy to place in a card and 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.

Holiday Hours

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

- Veterans Day, Wednesday, November 11, 2026
- Thanksgiving Day, Thursday, November 26, 2026
- Day After Thanksgiving, Friday, November 27, 2026 – TEMPLE UNIVERSITY BRANCH ONLY
- Christmas Day, Friday, December 25, 2026
- New Year's Day, Friday, January 1, 2027



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.