



**CREDIT UNION AUTO LOANS: A SMART ALTERNATIVE TO
TRADITIONAL BANK FINANCING**

THREE COMMON SOCIAL MEDIA SCAMS (AND HOW TO AVOID THEM)

IMPROVE YOUR CREDIT SCORE IN THE NEW YEAR

PFCU IN ACTION

PERSONAL BANKING FINANCIAL WORKSHOP

On September 10, Yahné Jackson, PFCU’s Certified Financial Educator, led a Personal Banking Financial Workshop for the Amazon K2 Logistix employees. Held at their Bensalem, PA, warehouse, she had the opportunity to present with Zayan Malik, finance practitioner and currently a senior at Conestoga Senior High School. They held a second workshop on September 18 with employees at the Hamilton, NJ, warehouse.



From left, Zayan Malik, Conestoga Senior High School student, and Yahné Jackson, PFCU’s Certified Financial Educator, presented their insights and tips to the attendees of the workshop.

KEN CREST COMMUNITY CHAMPIONS CEREMONY

Yorkenia Gomez, PFCU Business Development Specialist, attended Ken Crest’s Community Champions Ceremony. Held on September 10, this 10th annual event celebrated community members for their exceptional contributions and support. PFCU was happy to be one of the sponsors.



Yorkenia Gomez, PFCU Business Development Specialist, was happy to attend the event.

GOMPERS ELEMENTARY BACK-TO-SCHOOL EVENT

On September 11, Yorkenia Gomez, PFCU Business Development Specialist, was on hand to participate in Samuel Gompers Elementary School’s event. PFCU was one of the many vendors that supported the event by providing resources, information and giveaways for all aspects of back-to-school needs.



Yorkenia Gomez, PFCU Business Development Specialist, distributed literature and giveaways to the families that attended the back-to-school event.

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PFCU SUPPORTS TEMPLE OWLS PEP RALLIES

As the Official Credit Union of Temple University, Shannon Lutz and Yorkenia Gomez, PFCU Business Development Specialists, were on campus on September 12 to attend a pep rally to energize and excite the Temple University students for the 2025-26 football season. Shannon and Yorkenia were happy to engage with students near the Bell Tower and distribute giveaways.



From left, Shannon Lutz and Yorkenia Gomez, PFCU Business Development Specialists, helped get the students hyped up for the 2025-26 football season.

PFCU DAY AT TEMPLE UNIVERSITY

PFCU members and Temple fans alike enjoyed a day of football on Saturday, September 13, as the Temple Owls took on the Oklahoma Sooners. Joseph F. McHugh, Jr., PFCU Treasurer of the Board, proudly accepted the game ball from Arthur Johnson, Director of Athletics at Temple University. Co-branded sports headbands were distributed to the fans.



Shannon Lutz, PFCU Business Development Specialist, was on hand to distribute literature and giveaways to the fans.

PFCU NIGHT AT CITIZENS BANK PARK

The team from PFCU, consisting of Board members, the President/CEO, many employees and their families, enjoyed a night of baseball at Citizens Bank Park. The event was held on September 24 as the Philadelphia Phillies took on the Miami Marlins. The excitement of the game, combined with our community spirit, made for a memorable night as we cheered a victory and the Phillies' way to the playoffs!



PFCU team members enjoyed an early evening of tailgating before heading to the stadium.

PFCU PARTICIPATES IN BIKE MS: CITY TO SHORE RIDE

The PFCU Free Wheelers, a team composed of PFCU employees and their families, participated in the 2025 Bike MS: City to Shore Ride on September 27-28. The multi-day event features various route options with distances ranging from 25 to 150 miles, flat terrain and scenic highlights. The ride's purpose is to raise money for multiple sclerosis, a chronic disease that affects the central nervous system.



Second from left, Sarah Medina, PFCU Network Manager, and David Dvorin, PFCU Network Security Administrator, fourth from left, were joined by family members to participate in the event.

HISPANIC HERITAGE MONTH CELEBRATION

The Kroc Center Philadelphia held its Hispanic Heritage Month Celebration, titled "Unidos en Nuestra Celebracion," on Wednesday, October 1. The event honored influential Latino leaders with music, dance and food, showcasing the culture and contributions of Philadelphia's vibrant Hispanic community.



Yorkenia Gomez, PFCU Business Development Specialist, was in attendance at the event.

Yorkenia Gomez, PFCU Business Development Specialist, was happy to show our support by attending the event.

PFCU SPONSORS HMS COMMUNITY DAY

On Sunday, October 5, Shannon Lutz, PFCU Business Development Specialist, attended the HMS School Fourth Annual Community Day. It was held on the campus located in West Philadelphia. The free community event celebrated Cerebral Palsy Day and HMS's 143 years of exceptional service in specialized education supporting children and young adults with cerebral palsy and other traumatic brain injuries. PFCU was one of the sponsors of this free family-friendly event with activities, music and plenty of food.



Shannon Lutz, PFCU Business Development Specialist, was on hand to distribute literature and giveaways to the attendees.

PFCU SPONSORS EAST FALLS FEST

On Saturday, October 18, PFCU was a sponsor of the East Falls Fest. Terrance Robinson, East Falls Branch Manager, and several employees from the branch attended the event to distribute PFCU literature and giveaways to the attendees. It was a full day of family fun, food, music and community. We were happy to be a part of the festivities.



Terrance Robinson, East Falls Branch Manager, greeted the attendees with literature and free giveaways.

PFCU DAY AT BLOOMSBURG UNIVERSITY

On Saturday, November 8, PFCU representatives were on-hand to distribute free literature and giveaways to the attendees of the Bloomsburg Huskies men's football game vs. the Kutztown University Golden Bears.



PFCU Bloomsburg branch employees Calista DiOrio (left) and Wyatt Bellum distributed giveaways to the excited fans.

CREDIT UNION AUTO LOANS: A SMART ALTERNATIVE TO TRADITIONAL BANK FINANCING

When it comes to buying a car, most people immediately think of getting a loan through a dealership or a bank. But there's another option that often offers better rates, more flexible terms and a personal touch: **credit union auto loans**.

Credit unions typically offer interest rates 1-2% lower than those of traditional banks or dealer financing. That difference can save you hundreds or even thousands of dollars over the life of your loan. And, unlike big banks, credit unions focus on relationship-based lending, so loan officers often take the time to understand your situation and may work with you to customize loan terms.

Once you're ready to start shopping for a car, you can also apply for a pre-approval at a credit union. Being pre-approved means you know your estimated loan amount, term and interest rate before you even set foot in a dealership. Pre-approval gives you stronger bargaining power with dealers, and you can focus on finding the right vehicle instead of worrying about financing. After making your selection, if you're pre-approved through us, PFCU will issue payment directly to the dealer or seller.

Already have an auto loan? You may be able to refinance to secure a lower rate or shorten your loan term. Refinancing is especially beneficial if your credit score has improved since your original purchase or if rates have dropped.

The Bottom Line

If you're looking for a cost-effective, community-centered way to finance your next car, a PFCU auto loan is worth exploring. With lower rates, flexible terms and a member-first philosophy, PFCU can make buying or refinancing a vehicle both affordable and stress-free.



ACCIDENTS HAPPEN – DON'T LET YOUR FINANCES TAKE THE FALL

Everyone makes mistakes, but no one deserves to be unfairly punished for them. That's why we're proud to now offer **Overdraft Protection!**

This service allows you to link up to two separate savings accounts to cover your transactions when your primary checking account balance is low. This keeps managing your finances smooth and helps you avoid unnecessary fees or bounced checks.

Here's 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.

Avoid financial setbacks from everyday mistakes. Log in to online banking and select "Overdraft Protection" from the "Account Services" menu to get started.

EARN CASH BACK WITH KASASA CHECKING

Earning cash back is so easy, it might as well grow on trees! Our free **Kasasa® Cash Back Checking** account gives you up to \$10 cash back every month just for doing everyday banking basics. You can also earn refunds on ATM fees nationwide (up to \$10 per month). Enjoy free checking with no monthly service fees ever and no minimum balance. You must meet the qualifications in order to earn your rewards.

Just do the following transactions and activities in your PFCU Kasasa Cash Back Checking account during each Monthly Qualification Cycle:

- Have at least 12 debit card purchases post and settle
- Be enrolled in and agree to receive eStatements
- Be enrolled in and log in to online banking at least once

Missed a month? That's okay, your account is still free. Plus, you can get right back to earning cash rewards the very next month. If you would like to transfer your existing PFCU Checking Account to Kasasa Cash Back Checking, call us at **215-934-3500** or **1-800-832-PFCU** (outside the metropolitan area) and ask a Contact Center advisor to assist you.

FINANCIAL EDUCATION IN ACTION



Yahné Jackson,
Certified Financial
Counselor

This quarter, our financial literacy outreach continued to grow as Yahné Jackson, PFCU's Certified Financial Counselor, connected with new partners and strengthened existing relationships across the city. She provided workshops for a wide range of communities,

including students, employees, families, and faith-based groups, who are eager to build financial confidence. From supporting youth at Beyond Literacy and the Free Library's Teen Leadership Assistants to empowering staff and families at Children's Hospital of Philadelphia and Public Health Management Corporation, Yahné was proud to bring practical tools and real-life guidance to those who need it most. She also partnered with workforce and social service organizations such as JEVS Human Services, Peace in Progress, ECS St. Barnabas Community Center, Congreso, Jewish Family and Children's Service (JFCS), and SpArc Philly, ensuring that financial education remains accessible to people at every stage of life.

She deepened her engagement with adult learners, future professionals, and community leaders through sessions at Philadelphia Technician Training Institute, Temple University Athletics, Amazon Distribution Centers, Mt. Zion in Holmesburg, and Philabundance. Through intimate group chats with Invest for Better members, Yahné continued encouraging individuals to invest with confidence and shift their money locally. Every workshop reminded us how powerful financial knowledge can be, especially when shared in supportive, community-centered spaces. As we look ahead, we remain committed to meeting people where they are, providing guidance they can trust, and creating pathways toward long-term financial well-being for all.

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.



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.

THREE COMMON SOCIAL MEDIA SCAMS (AND HOW TO AVOID THEM)

Social media revolutionized the way that people interact with each other. Sadly, this also means it revolutionized the way consumers are getting scammed. Here are some common (and sneaky) ways that scammers continue to swindle consumers and how you can make sure to avoid them!

Scam 1: Fraudulent shops. Online shopping and social media go hand in hand. Social media allows companies to show off their products without needing a physical storefront or making traditional advertisements. This allows scammers to make fake shops that steal someone's credit or debit card information without ever actually delivering a product. They often show a product, tout a deal that seems too good to be true and disappear without a trace.

What you can do: Take some extra time to research the company. Look for reviews, scrutinize their website and see if anyone else is talking about it online somewhere. If it's a recent website with no reviews, that might be a massive red flag. If their videos look like stock, don't have real people voicing them or don't line up well with what's on their site, there's a good chance what they're selling isn't real.

Scam 2: Direct message phishing. Scammers take advantage of direct messages on social media in a number of ways. They may appear to be someone you know or a business that wants to work with you or give you products. They'll ask for personal information, request money, send you a link or do something else along those lines. All they're doing is looking to gain as much information about you as possible that they can use to imitate you or steal access to your accounts.

What you can do: The easiest answer is to ignore them. If they seem legitimate, look deeper at their profile. Do they follow people you follow? Do their followers seem real? Does their content seem genuine? Are they getting engagement that seems natural or in line with their follower count? Taking the time to double-check this



information could save you from a scammer having access to your personal information.

Scam 3: Engagement bait. Spend any amount of time on social media, and you'll see an article or quiz with a catchy headline trying to get you to take part in a quiz, poll or article that will end in fun, shareable information for you to post for your friends to see. The problem is, they often ask for permission to access your account in some way to post the results.

What you can do: NEVER give access to one of these sites to do anything on your account. If you take a quiz and want to share results, take a screenshot instead. Share articles by finding them online and pasting the link yourself. Always take the extra step to do the posting yourself instead of giving an untrustworthy website access to your account.

In all these cases, there's one more step you can take – report the accounts. Take screenshots, pile up the evidence and send it all to the FTC at [reportfraud.ftc.gov](https://www.ftc.gov/report-fraud). Then, report the accounts to the social media platform. It may sound like a lot of extra work, but you're helping yourself and others stay safe!



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.

IMPROVE YOUR CREDIT SCORE IN THE NEW YEAR

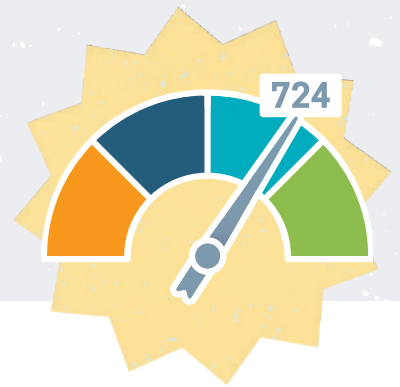
It's a new year and a new you. Make the health of your credit score a top priority in 2026! Our Credit Score solution enables you to create a solid plan, track progress and reach your financial wellness goals – and best of all, it's completely FREE.

Features of Credit Score:

- Better understand key factors that make up your score
- Get helpful tips and recommendations for credit score improvement
- Receive customized offers that fit your credit and budget
- Evaluate various financial options using the Score Simulator
- Review your credit report anytime and anywhere
- Dispute errors, be notified of any changes to your credit report, and so much more

Proactive credit monitoring is an essential part of reaching your credit goals. After all, having good credit will unlock many savings and benefits, including more favorable rates and terms on loans. Monitoring your credit allows you to stay on top of any changes and quickly spot any suspicious activity.

Start the year off strong and give yourself the tools to achieve your 2026 financial wellness goals. Open or get our free **Philadelphia FCU Mobile app** and enroll today.



2026 SHREDDING DAY SCHEDULE



APRIL 18, 2026

11 a.m. – 1 p.m.
PFCU Operations Center
12800 Townsend Road



SEPTEMBER 12, 2026

11 a.m. – 1 p.m.
PFCU Operations Center
12800 Townsend Road

For the shredding events 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.

WHEREVER YOU'RE HEADED, WE CAN HELP!

Planning a grand wedding or dream vacation? Need to make a large purchase or pay for repairs, but don't want to totally drain your savings? Looking for ways to consolidate debt or build your credit score?

No matter your reasons for needing additional financing, a low-rate Personal Loan from PFCU may be the choice for you! With easy online applications, fast turnaround and a variety of tailored options, a Personal Loan can help you quickly take control of your financial situation.

Our options include...

- **Traditional Personal Loans** – Simply sign your name and borrow up to \$25,000 for whatever you need.
- **Personal Line of Credit** – Gain a flexible line of credit for up to \$15,000 and only pay interest on what you use. Great for overdraft protection!
- **PayDay Alternative Loans** – Avoid the predatory loans and hidden fees from other payday lenders with an option that comes from the lender you trust.
- **Credit Builder Loan** – Use savings as collateral, which grows while you work on paying down your loan. Make payments on time and potentially help lift your credit score!

Reach your goals today with help from PFCU! Head to [pfcu.com](https://www.pfcu.com) or contact us to get started.



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:

- Martin Luther King Jr. Day, Monday, January 19, 2026
- Presidents Day, Monday, February 16, 2026



PREPARE YOURSELF FOR TAX SEASON WITH TURBOTAX

Another tax season is upon us, so why not get prepared? With PFCU and TurboTax®, you can do your taxes easily and for free with TurboTax Federal Free Edition. Simply log in to our online banking system and select TurboTax from the main menu to get started. You can import your federal W-2 form, answer a few questions and learn the size of your refund.

Enjoy the following benefits from TurboTax:

- **Accuracy and refund guarantees.** If you pay a penalty or interest because of a TurboTax calculation error, they'll reimburse you. And, if you get a larger refund from another tax preparation method, you're entitled to a payment of \$30 as a free user.
- **Common credits included.** The Earned Income Tax Credit (EITC) and Child Tax Credit can be calculated at no additional cost.
- **Federal and state tax returns are eligible.** Plus, information you enter for your federal tax return is automatically imported into your state tax return.

- **Simple format.** You don't need to be a tax expert to navigate TurboTax. The program will ask you simple questions to understand what tax credits apply to your situation.

There's a reason TurboTax products have been ranked as the No. 1 best-selling tax software for over 30 years. Experience the benefits today by logging in to online banking.

WHAT'S THE EARNED INCOME TAX CREDIT?

The EITC is a benefit for working people with low to moderate income. It can reduce the amount of tax you owe and may give you a refund. For more details, visit the Campaign for Working Families website at cwfphilly.org.