

People Caring More pcm CREDIT UNION

601 Willard Drive
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Green Bay, WI 54324-0500

Main Office: (920) 499-2831 • (877) 373-4023

Marinette Office: (715) 732-4051



community corner

By working together ...
we truly do make a difference!

Trick or Treat at PCMCU
Thursday, October 31st, 2-5pm
Enjoy some family-friendly fall activities at PCMCU! Follow the trail for treats as you make your way through PCMCU! We're not too spooky, but a little kooky! So we hope you share in the fun! Costumes are optional.

Kids Summer Saving Camp: A Savings SUCCESS!

PCMCU's Young Savers and the Camp Counselors had a blast this summer as the kids made their deposits and filled their saving punch cards for prizes. We wrapped up the summer fun and learning with a party on the PCMCU patio and outdoor movie on August 13th. PCMCU will be celebrating saving and financial literacy with our young members and families in our Marinette community later this fall. Watch for all the details!



COATS FOR KIDS DRIVE! PCMCU is once again a drop off location for the Salvation Army's Coats for Kids Drive. **Please drop off new or gently used coats between now and November 1st.** We thank you for your generosity!



PCMCU's next
**SCHOLARSHIP
OPPORTUNITY**
is right around the
corner!



Please watch for all the details to be announced on PCMCU's website this January 2020 at www.pcmcu.org.

PCMCU cares about the community and shares in the season of giving, as well as throughout the year.



Follow PCMCU on Facebook for details on how together we can make a difference!
[@pcmcreditunion](https://www.facebook.com/pcmcreditunion)

May your heart be filled with the joy of giving

People Caring More pcm CREDIT UNION

Investing In You ...
Growing *Together*

MEMBER NEWS

FALL 2019

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Celebrate with
PCMCU Oct. 17th

Dream. Save. WIN!

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At PCMCU Credit Union we're not something from a comic strip, we're here for you in real life, because we know **LIFE CAN GET REAL!**

REAL EXCITING! When you begin the search for your first or new home; **REAL HAPPY** when your family begins to grow and you need the savings tools to build for their future; or **REAL INTERESTING** when they grow too fast and are moving off to college; Or maybe even **REAL UNFAMILIAR** when you find yourself reaching retirement.

Whatever the REAL need or situation is, **PCMCU is Right Where You Need US... By Your Side!**

Together we'll save the day and build a stronger financial future for you and your family! Spread the word of PCMCU membership with your family and co-workers. Visit PCMCU's website to learn Who Can Join! by clicking on the **Our Story** tab on our homepage!

We're everywhere you are with the convenience of PCMCU's Mobile App & Mobile Deposit!



HOLIDAY HOURS

PCMCU will be Closed:

Monday, October 14th
Columbus Day and Staff Training

Thursday, November 28th
In observance of Thanksgiving Day

Wednesday, December 25th
In observance of Christmas Day

Wednesday, January 1st
In observance of New Year's Day



For your convenience...
PCMCU's online/mobile services, including Virtual Branch Online Banking, Mobile App, Mobile Deposit Capture and TLC phone access will be available.



INTERNATIONAL CREDIT UNION DAY! CELEBRATE WITH PCMCU ON THURSDAY, OCTOBER 17TH!

EVERYTHING PCMCU CREDIT UNION DOES IS TO BETTER SERVE THE MEMBER-OWNER OF THE CREDIT UNION AND THE COMMUNITIES WE DO BUSINESS IN.

PCMCU is unique with a hometown feel, yet part of an incredible credit union movement doing great things on a global scale. We understand that the decisions we make impact our members lives, the lives of our neighbors, and well beyond when you consider how credit unions work together in partnership for the good of others... well beyond our local communities, we help our neighbors in need as well. Our ultimate goal is to bring financial empowerment to those we serve, and to inspire you, the member-owners of PCMCU and beyond, to be financially engaged and successful in the decisions we all make for the future!

Enjoy lunch on PCMCU during the annual cookout serving hotdogs, chips, soda and cookie. Our annual celebration will be extra special for one Dream. Save. WIN! member as we will be drawing this month's CASH Winner of \$1000 on Credit Union Day!

DON'T MISS IT!

Join the fun at the Green Bay and Marinette locations.



JUST DREAM

about the things you could do with extra CA\$H!



Whether you'd like to get a head start on your holiday shopping, plan a vacation this winter to someplace WARM or just STASH the CA\$H – PCMCU's DSW can help make it happen!

Open a Dream. Save. WIN! Prize-Linked Savings Account with only \$50 and you will be rewarded with a great return plus have an opportunity to WIN CA\$H each month! This unique savings tool allows you to achieve your long-term goals but also provides a much needed emergency fund for the unexpected. Dream. Save. WIN! is an exclusive PCMCU ongoing program to reward regular savers! Visit www.pcmcu.org for details.

Estimated odds of winning are 1 in 10,000. PCMCU will make efforts to contact the winner on 10/17/2019, via phone, email or mail services. If the winner does not respond by 10/24/2019, another winner will be drawn. There is no obligation to enter this promotion. One entry per primary member, age 18 and older. Official Rules for the DREAM. SAVE. WIN! UTV Giveaway are available at www.pcmcu.org or by request.



Drive-Up Efficiency

When we think Drive-Up we think **FAST**, on-the-go service, right?

We want to be sure that our service to you when you choose the drive-up is both speedy and highly efficient! These transactions get the **GREEN light** when you're using the drive-up!

- Cash withdrawals
- Single check withdrawals
- Deposits
- Transfers
- Credit card and loan payments

If you have more involved financial business, we ask that you please use the lobby to conduct those transactions.

We are happy to take the additional time which may be required to better serve you.

While you're inside, why not grab a fill-up on your coffee or hot tea! We invite you to *Enjoy* and *Learn* at PCMCU!

Proper Check Endorsement is very important!

As your credit union and financial partner, it is our responsibility to ensure that your financial transactions are secure. To assist us with this, every check needs a proper endorsement. By signing and endorsing the checks, it is a confirmation that you have knowledge of this transaction. Every check that is either mailed, put into the night deposit drop box, deposited, or cashed through your account requires signatures as endorsements.

Examples of check payees and the required endorsements:

PAY TO THE ORDER OF:
JOHN AND JANE DOE

BOTH John **AND** Jane sign the back



PAY TO THE ORDER OF:
JOHN OR JANE DOE

ONLY ONE signature is required



PAY TO THE ORDER OF:
JOHN AND/OR JANE DOE

ONLY ONE signature is required



- Please note that "for deposit only" on the back of a check is not a proper endorsement, a signature of the person's name on the check is required.
- To expedite Bill Pay Checks received in the mail, they must be made payable to PCMCU. Checks mailed to PCMCU for deposit, made payable to PCMCU, do not require a member's signature on the back.
- Proper endorsement for our *member business accounts* would be the *member's signature* on the back of the check and adding "dba naming the business name."
- For your protection, *PCMCU does not accept Third Party Checks*. A third party check is a check made from the first party's checking account to the second party, such as payable to John Doe, then John Doe endorses the back of the check adding "pay to the order of" to a third party.

We appreciate your cooperation in keeping your transactions secure.

Christmas Club Members

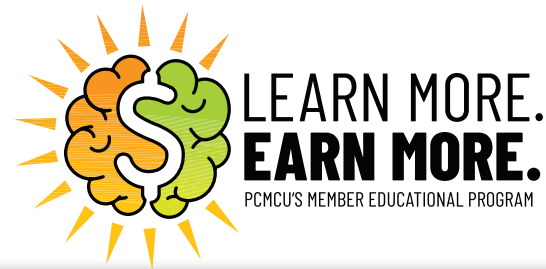
On November 1st, your club account funds will be distributed to your checking or savings account!

Make your holiday entertaining plans or set the date for your holiday shopping spree! Black Friday and Cyber Monday will be here before you know it!

Collect your holiday gift from PCMCU!



Thank you for saving with PCMCU and Happy Shopping!



MARK YOUR CALENDARS!

Then be sure to **register to attend** these informational sessions, as seating is limited!

All events will be held at PCM Credit Union.

Watch for the special email invite with complete details!

UNDERSTANDING MEDICARE

Wednesday, October 23rd in Green Bay 5:30pm

Wednesday, November 13th in Marinette 5:30pm

~Presented by John Illgen, The Insurance Center

TAX PLANNING

Wednesday, October 23rd in Marinette 5:30pm

Wednesday, November 6th in Green Bay 5:30pm

~Presented by Kenneth Courts, Focused Tax Solutions (FTS)

COLLEGE PLANNING,

PARENT FOCUSED SAVING

Wednesday, December 4th in Green Bay 5:30pm

Wednesday, December 11th in Marinette 5:30pm

~Presented by Kenneth Courts, FTS

Watch for educational sessions on PCMCU's eServices and Budgeting coming later this fall!



As a member of PCMCU you may take advantage of the tax planning and preparation services through Focused Tax Solutions.

30% OFF

Receive a 30% discount off tax prep services (Tax return prices are based on the specific forms/schedules needed less the 30% discount).

Low Price Guarantee

FTS guarantees you'll pay at least 10% less than what you paid last year to another paid preparer for a similar return.



Making travel plans?

Don't forget to call PCMCU anytime you plan to travel, as this will minimize any potential issues when using your PCMCU debit and credit cards. International travel is especially important, as we have a vast majority of international countries blocked. **Call us at 920-499-2831** and just say you would like to submit a travel notification.

Registering or making payments online?

When searching for a website to make an online payment of any kind, be sure you are on the correct site. When searching for a particular site, alternative sites may come up in the search and if you click on the wrong one your payment and information could end up in the wrong hands. We find that the most incorrect payment links occur with the Department of Motor Vehicles (DMV), The Wisconsin Department of Natural Resources (WDNR) and the United States Postal Service (USPS). Be careful when paying your registrations, licenses and doing address changes online!

Fraud Alert Follow-Up

If you receive a call or voicemail message from our Fraud Department, it is always recommended that you follow up with the Representative or call PCMCU direct, even if you feel things look okay on your account. Although you may have looked at your transaction history online, this will not reflect declined fraudulent transactions on the card. Therefore, to best protect your account, it is important to follow up and clarify the reason for the initial call or voicemail message.

Instant Issue

Added Security + Added Service! PCMCU now offers Instant Issue Debit and Credit EMV chip cards! **If you need a replacement card, your card is lost or stolen or you have a new account, we can place a new card in your hand within minutes!** This service is offered at PCMCU's Main Office in Green Bay and the Branch Office in Marinette.

Don't fall for Relationship Fraud

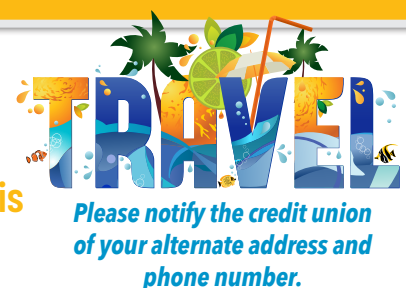
It can happen to anyone and if it does it can have devastating consequences! **Scammers are using online relationships as a way to obtain money from individuals** and then they end up breaking the persons heart and their savings account!

NEVER send money to anyone that you do not personally know.

If you've never met the person face to face, or have only known them for a short time, please do not send them any money (NO cash, check, wire-transfer, gift cards, etc.). They may request money for a variety of reasons, or ask for other personal information. If this has occurred and you feel you may have fallen victim to relationship fraud, stop all contact immediately and contact the authorities to file a complaint.

Please contact PCMCU if you have any questions regarding fraud prevention.

Traveling to warmer climates this winter?



Please notify the credit union of your alternate address and phone number.

We want to make sure we update your account accordingly.

Enjoy your winter destination and safe travels!