

People Caring More pcm CREDIT UNION

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community corner

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



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 2nd. We thank you for your support!

Save The Date



2019
SHRED FEST
May 18

STOCK THE SHELVES

STOCK THE SHELVES 2018 is underway.

PCMCU is a collection site for non-perishable food items from Sept. 30, 2018 - Nov. 11, 2018.

Together let's help put food on the shelves of our local food pantries for less fortunate families in our communities. PCMCU will also accept your cash donations to help less fortunate families in our area. PCMCU is a proud sponsor of this year's Stock the Shelves annual food drive.



BEST CHRISTMAS EVER

Last year PCMCU was pleased to be a part of the BEST CHRISTMAS EVER (BCE), which is a non-profit organization that partners with business leaders and communities to lift up families who have fallen on hard times through no-fault of their own. Together we gave a local family the Best Christmas Ever! AND WE'RE DOING IT AGAIN THIS YEAR!

PCMCU will once again be joining local business partners in this special project! We'll also be hosting a BCE Gift Tree.

Learn more about BEST CHRISTMAS EVER at <https://www.bcemovement.org/about-bce/>

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

May your heart be filled with the joy of giving

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FALL 2018

Investing In You ...
Growing Together

MEMBER NEWS

inside

UTV Prize Drawing
Christmas Club
Dream. Save. WIN!
Oct. 18th Celebration
Fraud Tools for You
FREE Educational Workshops
Discounted Tax Prep
The Joy of Giving



INTERNATIONAL CREDIT UNION DAY!

Mark Your Calendar for October 18th

as we celebrate International Credit Union Day's platinum anniversary, a chance to look back at 70 years and be thankful for the lives and communities that have been improved by the unique principles and actions of our movement.

Enjoy lunch on PCMCU during the annual cookout serving hotdogs, chips, soda and cookie.

Our annual celebration will be even MORE exciting with our 20/20 UTV Giveaway at 2pm!



HOLIDAY HOURS

PCMCU will be Closed:
Thursday, November 22nd
in observance of Thanksgiving Day
Tuesday, December 25th
in observance of Christmas Day
Tuesday, 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.



Stay on top of the PCMCU fun!
You will see it here first!

2nd Chance 2nd Giveaway

DREAM. SAVE. WIN!

Making Saving EXCITING!



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!

Come in and collect your holiday gift from PCMCU!

We're happy to reward all of our holiday club members!

Thank you for saving with PCMCU and Happy Shopping!



Focus Tax Solutions Educational Workshops

November 8, 2018 - End of Year Tax Review:
What makes this year's tax prep different?

December 6, 2018 - Money Management 101:
Knowing where you're spending your money today,
will definitely help you in the future!

January 31, 2019 - Tax Reform:
How it will affect your tax preparation

Watch our website and facebook for
upcoming Marinette dates!



We invite you to visit **Focused Tax Solutions** online at www.focusedtax.com
for complete workshop details & event notices, plus a wide array of resource guides
available to you as a member of PCM Credit Union.

Did You Know?

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

Increase Your Financial Literacy IQ ... with FREE Online Resources

From Retirement to Home Buyer Education ... these free education resources from our partner Green Path Financial Wellness will empower you to lead a financially healthy life! Take advantage of topics such as: "Student Loan Repayment Options", "Saving Money on Clothing", "The Science of Shopping" or even "Financial Literacy for Kids". **FREE RESOURCES at your fingertips, and at your leisure!**

Go to www.pcmcu.org today and click on the GreenPath logo at the bottom of our home page to get started!



Dream about the things you could do with this UTV! Whether your dream is fall camping, putting up your deer stand, or hitting the trails with your kids - this 4-door Kawasaki UTV has fun times in store.

Open a **Dream. Save. WIN!** Prize-Linked Savings Account with only \$50 and you will be rewarded with a great return plus an entry to WIN this UTV valued at over \$15,000 to be given away on March 1, 2019!

A regular savings habit is a win-win. It helps you reach 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 3/4/2019, via phone, email or mail services. If the winner does not respond by 3/11/2019, 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.



THREE \$1000 SCHOLARSHIPS

2019 Scholarship Program Announcement!

PCMCU is thrilled to show our support of our members seeking post-secondary education! In that effort we wish to offer the opportunity to receive some financial assistance. **Three \$1000 scholarships will be awarded to the top 3 candidates based on their response to the 2019 Essay Question.** Please watch for all the details to be announced on PCMCU's website at www.pcmcu.org.



TRADING SNOW FOR SAND THIS WINTER?

If a warmer climate is on your radar for the winter season, we want to hear from you before you take flight! **Please notify PCMCU of your address and phone number of the place you'll be enjoying, along with the dates you will be gone.** We want to make sure we update your accounts according. We wish you safe travels!

Please let us
KNOW!



Special Member & Community Invitation!



FRAUD PREVENTION: A fraud attack... How may you prevent it?

A closer look at how consumers can be proactive
in protecting themselves against fraud.

Thursday, October 25th at 6pm

Stephenson Public Library,
1700 Hall Ave., Marinette, WI 54143

Presented by PCM Credit Union

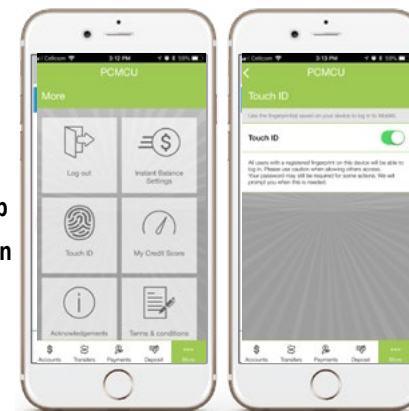
Presented By: Sara Jo Hicks; Accounting Specialist, PCMCU

Register today! Call (715) 732-7570 to reserve your seat.



If you have your device currently set up with Touch ID, you can use this feature to log in to your mobile banking without typing your password*.

- 1 Log into your mobile app
- 2 Click the MORE button on the bottom right corner
- 3 Select the TOUCH ID fingerprint icon
- 4 Select "ON"



*There are some situations that require your password.

Holiday Gift Giving Starts at PCMCU!

Watch for new holiday gift
card designs arriving soon!
The gift everyone
loves!

watch
for details!



FRAUD-PREVENTION TOOLS!

In addition to 24/7 fraud monitoring on PCM debit and credit cards - PCM offers **FREE TOOLS** that you can use to protect you and your family from fraudsters and data breaches. Below is a brief overview of these tools. Learn more about their features online at pcmdu.org!

CardValet™ Card Manager

What is it? An app for your mobile device

How it works? Add your credit and debit cards to this app, then:

- Turn cards ON or OFF
- Set up notifications
- Set spending limits
- Control spending by geographical location
- Receive alerts

Where to get it? Download from the App Store or Google Play

Credit Sense Credit Monitoring

What is it? A resource within PCMCU Online & Mobile Banking

How it works? Monitor your credit report with free monitoring and alerts sent to your email.

Where to get it? Enroll within Virtual Branch under the "Self Service" tab.

CyberScout Identity Theft Protection

This is a program available to you and family members in your household for FREE! If you feel you are a victim, contact PCM and we will transfer you to a Fraud Specialist for resolution assistance.

PLUS we offer **Workshops, Educational Sessions** and **Online Courses**. Arm yourself with tools from PCMCU!

Visit www.pcmcu.org for details on what we offer to help protect you, our valued members.