

People Caring More pcm CREDIT UNION

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FALLING RATES

details
inside!



community corner



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

Spring Shred Fest

Our spring Shred Fest raised over \$1700 for Disabled American Veterans. Thank you to all who care to keep their identity safe AND help a worthy cause!



Cash for kids

Nearly \$3,000 raised to support local kids!

PCMCU People love the communities they serve. The cold April weather wasn't a challenge for PCM Staff, friends and family raising money for the Boys & Girls Clubs of Green Bay and Marinette.

The first annual Cash for Kids 5K took place April 13th at Voyager Park in DePere. PCM staff raised a whopping \$2,613 to help kids!!! **WAY TO GO PCM PEOPLE!**



PCMCU is hosting the
**5th Annual "Christmas in July"
Charity Golf Outing**
on Thursday, July 25th, 2019 at
Thornberry Creek in Oneida.

Our efforts are to raise funds to benefit Children's Miracle Network and Children's Hospital of Wisconsin. What better way than to host a fun golf outing event and help the children in need at the same time!

Last year, this charity golf outing raised over \$12,000 in a single day.

*We would greatly appreciate your support in the form of
sponsorship, donations or teams!*

Please feel free to contact us at cbecks@pcmdu.org
or visit our website www.pcmdu.org

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SUMMER 2019

inside

We have winners!
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Save a ton of time!
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summer hours



PCMCU will be Closed:
Monday, September 2nd
in observance of Labor Day



For your convenience...
PCMCU's online/mobile services,
including Virtual Branch, Mobile App,
Mobile Deposit Capture and
TLC phone access are available 24/7!

FALLING RATES

Investing In You ...
Growing *Together*

MEMBER NEWS

We've had three lucky
Dream. Save. WIN!
winners.

Will YOU be next?

**Dream. Save. WIN! loaded with \$5,000
in cash giveaways.**

Summer is filled with plenty of opportunities to save and win for members who open or maintain a Dream. Save. WIN! account. All you need to do to be eligible for cash drawings is make minimum monthly deposits into your DSW account. It's simple, and we all know vacation season is a great time to have some extra cash on hand.

**Dream. Save. WIN! prize winners rake
in \$300 on the first Tuesday of each month. On
International Credit Union Day, October, 17th
and at the PCMCU Annual Meeting on March 6th,
2020 the cash prize jumps to \$1,000 for those
celebrations.**

The party continues - DSW accounts earn 1% APY* on balances over \$100, which is a nice incentive for savers.

Just \$50 and a few minutes will open your DSW account. Continue building your savings with regularly scheduled deposits each month and Dream. Save. WIN!

Withdrawals may be made within the first 10 days of each calendar quarter: April, July, October, January. \$5.00 or 90-day dividends penalty, whichever is greater for withdrawals made after the first 10 calendar days of each quarter.
*APY = Annual Percentage Yield. Odds of winning depend upon the number of eligible accounts each month. Odds of winning could be up to approximately 1 in 13,000. Official Rules for the Dream. Save. WIN! cash giveaways are available upon request.

**PCMCU loan rates drop for new home purchases
and home improvements.**

DOWN .25% If you are currently on the hunt for a new home or wanting to spruce up your house this summer - now is the time to get moving! PCMCU's loan rates continue to fall. This includes fixed and adjustable rate mortgages, as well as home equity loans, vacant land and construction loans.
These loans were cut .25% across the board and are effective July 1st.

DOWN .75% Equity Edge is a home improvement loan that offers homeowners an unsecured loan

for up to 15 years. This program provides access to home investment cash without some of the extra requirements, such as a home appraisal required by most home equity loans.

Equity Edge is a no hassle loan and the rate just dropped .75% to only 5.75% APR*!

It's a great time to come into PCMCU and speak with one of our loan officers about your home goals and what options will work best for you and your family. Stop in or call and make an appointment today. **We really do want to make your dreams come true!**

*APR = Annual Percentage Rate.



Take advantage of PCMCU's eServices and make your credit union transactions a breeze!

Save a Ton of Time...

with PCMCU's Virtual Branch

No one likes to have to call or wait in line when they have things to do. Let PCMCU's full array of services make waiting in line a thing of the past! Our Virtual Branch and Mobile Apps give you control over your banking needs when and where you want! *Need to transfer funds?* No problem. *Need a balance?* Jump online quickly and conveniently to take a look at your balance or recent transactions.

Virtual Branch provides traditional online services such as account balances, account history and funds transfers, as well as features you rely on in today's digital environment: electronic bill payment, online applications for mortgages, consumer loans, credit cards and debit cards, remote deposit, electronic account statements, customized alerts and more!

PCMCU members also have instant, secure access to their credit score and credit report through Credit Sense which is accessible through Virtual Branch and the Mobile App. This service provides free credit monitoring, credit score alerts and tips on how to improve your score. Credit Sense initiates a soft pull in order to retrieve your credit score, so it will not affect your overall score.

Take control over your debit and credit card usage and spending on the go with PCMCU's Card Valet app! Turn your cards on/off as you wish, set spending limits, monitor card usage and set transaction controls to fit your spending needs.

If you need assistance using any of our eServices, stop by or give us a call today, we are happy to help!

WHEN and WHERE YOU Want!

funds transfer
account balance
billpay
apply for credit card
apply for loan
remote deposit
electronic statements
customized alerts
and more!



PCMCU's 2019 SCHOLARSHIP WINNERS!

Congrats to...

Molly A., Hayley H., Olivia K. and Clare S.

We wish to thank all of the participants in this year's contest, as they did an outstanding job sharing a true character building moment of their life! All very inspiring young adults!

We encourage all college-bound members to apply for this awesome financial opportunity in the future! Good luck this Fall!

Look for the next PCMCU Scholarship opportunity in early 2020!



Kids Summer Savings Adventure! It's an "Adventure in Savings" Kid's Camp at PCMCU!

PCMCU Camp Counselors encourage young members ages 12 and under to visit the credit union this summer for all the fun!

Special savings incentives, activities and End-of-Summer special event!

Some details available at pcmcu.org! Visit PCMCU today with your young savers!

your ticket to Summer savings at PCMCU

Great Discounts on park admission tickets available at PCMCU!

2019 Summer Admission Ticket Prices:

Milwaukee County Zoo Adult: \$11.75
Child (ages 3-12) \$9.50 and 2 and under free

Noah's Ark Water Park Admission ticket: \$27.00

Six Flags Great America One day admission ticket: \$51.00
(Hurricane Harbor requires an additional fee)
Parking is NOT included in ticket prices



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.

Medicare Seminars

Watch for the special email invite with complete details!

Thursday, July 18th in Green Bay | 10am - noon

Thursday, July 25th in Marinette | 3pm - 5pm

Thursday, August 22nd in Marinette | 10 am - noon

Thursday, August 29th in Green Bay | 3pm - 5pm

Thursday, September 12th in Green Bay | 10am-noon

Thursday, September 26th in Marinette | 3pm - 5pm

Estate Planning - Basic Tools for Estate Planning

Thursday, August 1st in Marinette | 1:30pm and 5:30pm

Thursday, September 5th in Green Bay | 1:30pm and 5:30pm

Stroke Detection Plus - Medical Screening Event

Tuesday, August 6th 9am-4:30pm in Green Bay

Wednesday, August 7th 9am-4:30pm in Marinette

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

Make it a scam-free vacation

...with PCMCU's summer vacation reminders



Do some research – and then carefully read the details on travel offers.

First, get recommendations from family and friends on good travel agencies, vacation rentals, hotels, and travel packages – before responding to offers.

Look up travel companies, hotels, rentals, and agents with the words "scam," "review," or "complaint."

Look for extra costs. Resort fees (also known as destination, facility and amenity fees) can add \$50 or more to your nightly cost.

Ask about taxes, which may be significant in many locations. **Get a copy of the cancellation and refund policies** before you pay. If you're buying travel insurance, be sure the agency is licensed.

Bring copies of any confirmation details that show the rate and amenities you were promised. This also helps if the hotel or host says your reservation is "lost."

Don't pay for "prize" vacations. No legitimate company will ask you to pay for a prize. Also, look for catches to resort or timeshare offers. They may come with taxes and fees to pay, timeshare presentations to attend, and high-pressure sales pitches to endure.

Don't sign anything until you know the terms of the deal. Say "no thanks" to anyone who tries to rush you, without giving you time to consider the offer.

Use a credit card, if possible, for your travel spending. This gives you more protection than paying by cash or debit card – and it may be easier to dispute unauthorized charges.

Protect your identity and account information while you're traveling. Take only the IDs, credit cards and debit cards you need. Make copies so, if someone steals your bag, you'll know exactly what was lost.

Make a copy of your insurance card to take with you. Leave all other important documents safe at home.

Learn how to protect your mobile devices and personal information from hackers and malware. And while we hope it doesn't happen to you, report identity theft and any other fraud you experience.

Instant Issue... Your Replacement Card in Minutes!

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 card in your hand within minutes! This service is offered at both the Green Bay Main Office and Marinette Branch.



pcm FRAUD NEWS

FRAUD ALERT!

PCM IS MONITORING SCAMS - HERE ARE SOME IMPORTANT REMINDERS:

! Do not fall for a computer hacking scam where fraudsters tell victims they owe money for their firewall protection **DO NOT LET ANYONE INTO YOUR COMPUTER.**

! There is an IRS scam where fraudsters threaten jail time if victims don't comply with the demands. **HANG UP.**

! There is also a Social Security Number phone scam going on. Robocallers state you have to call a number to release your SSN from being revoked and penalized. **DO NOT ANSWER ROBOCALLS.**

Please call our fraud experts or stop in today. *Fraud is not our friend!!*

Call PCMCU with your travel plans

Call the credit union anytime you plan to travel to minimize any potential issues with 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.

Don't depend on one form of payment when traveling out of the area. Be prepared! Anything can happen while traveling, including losing cards or suspicious activity alerted by our fraud detection service. Please be sure to have a backup payment source with you just in case you experience any issues making international purchases. Online transactions may process internationally and could be declined. We recommend calling us if you experience this issue as we may need to unblock the country the transaction is processing through.

If you receive a phone call or text from our DEBIT CARD Fraud Detection Service, please note that you are only verifying if a transaction was initiated by you. Acknowledging that you initiated a transaction does not mean that the transaction will go through, even if you attempt to reprocess the transaction after confirming that it is not fraud. For denied transaction assistance, please contact the credit union and we will be happy to assist you!

If you receive a phone call from our automated CREDIT CARD Fraud Detection Service, please verify if the transaction in question was initiated by you. If the transaction is legitimate, they can make adjustments for the transaction to be authorized. Please do not ignore this phone call, your card will be restricted until you respond to our Credit Card Fraud Detection Service. If the transaction is fraudulent, they will assist you in completing any necessary disputes. **It is suggested you store these numbers into your phone so they can be easily recognized when they are received.**

⊕ Add these numbers to your contacts.

PCMCU debit card fraud alert calls will be from **1-877-253-8964** or **1-800-279-2674**

PCMCU card fraud alert texts will be from **207-33**

