

People Caring More pcm CREDIT UNION

601 Willard Drive
P.O. Box 28500
Green Bay, WI 54324-0500

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

Marinette Office: (715) 732-4051

DIG OUT OF DEBT!



Snowblower Giveaway
(Details inside)

community corner

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

Mark Your Calendars for the Green Bay Blizzard Kick-Off to Summer

Friday, May 29th

Watch for all the details of this special Youth Sports Night event sponsored by PCMCU!



Blood Drive

PCMCU will be hosting its first Blood Drive with the Community Blood Center.

Wednesday, April 8th

35,000
BLOOD DONATIONS
ARE NEEDED
EVERY DAY IN THE U.S.
WILL YOURS
BE ONE
OF THEM?
JOIN US BY DONATING BLOOD
AT THE UPCOMING BLOOD DRIVE.



PCMCU SCHOLARSHIP OPPORTUNITY!

Watch for details of the
2020 Scholarship Program
to be announced in January.

Three **\$1000** scholarships
to be awarded this Spring!



Watch for all the details of our Annual Chili Bowl Fund-raiser
We'll be heating things up with delicious chili. Proceeds will benefit a local charity!



Follow PCMCU on Facebook for details on how
together we can make a difference!

@pcmcreditunion

Blanketing Brown County

Blanket Collection Jan. 3-31

Drop-Off Location - PCMCU 601 Willard Drive

"A blanket can mean better sleep, warmth, comfort and stability. We have kids that get very attached to them. Sometimes it's the only thing they have for their own."-- Green Bay Area School District

Sponsored by Greater Green Bay Labor Council and Brown County United Way

People Caring More pcm CREDIT UNION

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WHAT'S NEW AT PCMCU?

- **PCMCU offers a new way to reduce paper usage** - You now have the option to receive your PCMCU receipt of transaction via email. Next time you make a transaction with us, feel free to say "e-Receipt please!"
- **Mobile Deposit Processing** - PCMCU now has the capability to process and post remote check deposits multiple times each business day.
- **Text Message Communication** - PCMCU is currently working on the availability of text communications. This will soon be an option for corresponding with us. Watch for more details to come!
- **Credit Card Payments in VB** - You can now make a payment in Virtual Branch and on the PCMCU Mobile App from your savings/checking to pay your PCMCU credit card. It is an Immediate/Internal transfer in your account rather than going to the credit card site or calling PCM. Pay as often as you wish or even schedule your payment!

Investing In You ...
Growing *Together*

MEMBER NEWS

DIG YOURSELF OUT OF DEBT!



Need Help Digging Out of Debt?



PCMCU offers the tools to assist you with your current financial condition and also helps you monitor any potential change in finances in the future.

Plus, with a lending hand from PCMCU, you not only have the opportunity to learn more about your financial situation, possibly save money and improve your money matters, you could also win a NEW **Ariens® Deluxe 24 Snowblower!**

Here's how you may partner with PCM to improve your financial forecast for 2020 and also get in on the "Dig Yourself Out of Debt" Snowblower Giveaway!

- Schedule an appointment with a trusted PCMCU Lender to receive a FREE Credit Report Review.
- Transfer a balance from a high rate credit card to PCMCU's Low 9.88% APR* Copper or Rewards Mastercard without any fee.
- Enroll in PCMCU's FREE credit report monitoring service, Credit Sense. Access is available through your Virtual Branch online banking access.
- Obtain a loan during the promotional period of 1/1-1/31 2020.



Snowblower Giveaway Promotional Period is January 1st - 31st, 2020.

We all understand that maneuvering through financial matters can be difficult at times, so why not call on PCMCU today to help clarify, alleviate that stress and start the new year out right.

Call us today at **(920) 593-2203 (Green Bay)** or **(715) 732-4001 (Marinette)** or visit us online at **www.pcmcu.org** for complete details, contest rules, current rate information, or to apply online!

*9.88%APR=Annual Percentage Rate; subject to change without notice. Cost/\$1000 = \$20. All loan applications subject to credit approval. Offer subject to change without notice. Equal Housing Opportunity. Membership eligibility required.

PCMCU'S 62ND ANNUAL MEETING

A SPECTRUM OF OPPORTUNITIES

Join us as we look back on our successful 2019 and focus on what's ahead in 2020.

Friday, March 6th

Rock Garden Comfort Suites

1951 Bond St., Green Bay, WI 54303

5:30-6:30 PM Cocktails

6:30-7:15 PM Dinner

7:15-8:00 PM Business Meeting & Election

8:00-10:30 PM Live Musical Entertainment with NEW Piano Guys

Tickets are available at all PCMCU locations for \$10 each and include the annual business meeting, dinner, prizes, and entertainment.

...CALL FOR NOMINATIONS...

Nominations for two positions on our Board of Directors are now being accepted.

Members interested in being a candidate for the PCMCU Board may inquire about Director qualifications and responsibilities, by contacting Nominating Committee Chair, Al Jamir at ajamir@pcmcu.org or PCMCU President Dan Wollin at (920) 499-2831 or dwollin@pcmcu.org.

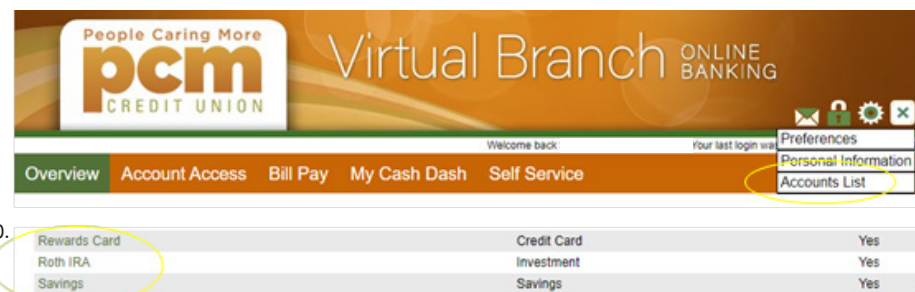
Interested individuals must file their intention and brief biography with the Nominating Committee no later than Monday, February 17, 2020. The election will be held on Friday, March 6, 2020 at the credit union Annual Meeting.

We thank you for your interest and involvement in PCM Credit Union.

DID YOU KNOW?

You can "Name" your accounts in Virtual Branch - Follow these steps to customize your VB experience by "naming" your accounts.

- Once you have logged into VB, hover over the gear icon in the upper right corner.
- Select the Accounts List.
- Click on the account suffix number you wish to name.
- Fill in the Nickname Field.
- Click OK to complete & repeat with remaining accounts. Your accounts will be renamed in both VB and the Mobile App. It's a simple change that can make a big difference when managing your accounts.



MEMBER GIVE-BACK

Access PCM Credit Union In the Palm of Your Hand



Many of you know Cathy Becks, the Executive VP who has been with PCMCU for almost 40 years. We wanted to share one of her passions, that your credit union remains high-touch and high-tech because we are "People Caring More." Her vision is to empower members to financially succeed by "accessing their credit union in the palm of their hands 24/7/365." As PCMCU continues to grow and embrace the speed and efficiency of technology, please enjoy the member-owners technology benefits: go paperless with e-statements, log onto your Virtual Branch or your PCMCU Mobile App and transfer funds,

view balances, pay bills, check your credit score and even apply for a loan.

PCMCU's financial strength allows us to focus on investing in digital financial integrity by embracing some of the best cyber security electronic services and enhanced capabilities.

Our goal is to be available everywhere you are, and we will continue to build upon these secure and convenient electronic services and unveil new and enhanced capabilities in the near future - Thank you for allowing us to serve you!

Free Credit Score and Report Available in Virtual Branch!... It Makes Sense. It's Credit Sense!

Checking daily, weekly or monthly won't hurt your score! Plus, you'll receive personalized tips for credit score improvement. Find out what you're doing well and what needs to change.

New to Credit Sense? Let's get you started.

Already Enrolled In Virtual Branch?

- Simply login to your VB account and select the "Self Service" tab
- Go to the "Member Request" box and select "Credit Sense"
- You will be asked to provide information to confirm your identity and allow for your credit score to be displayed through Virtual Branch
- Once you review and accept the terms of agreement, you will have access to your credit score, plus much more
- Or, simply click on the colorful "Get My Credit Score" widget on the right side of the Overview page

New To Virtual Branch?

Enroll Now for Access To Your Credit Score & Much More!

- Click on the Virtual Branch online banking "Sign Up" link at the top right corner of this web page
- Complete the prompts to enroll; then continue with steps 1-4 above

If you have any questions or concerns during enrollment, please feel free to contact us for assistance.



Direct Dial Numbers

Member Services Green Bay	(920) 593-2200
Member Services Marinette	(715) 732-4051
eServices	(920) 593-2201
Debit Cards	(920) 593-2202
Loan Officers Green Bay	(920) 593-2203
Loan Officers Marinette	(715) 732-4001
Credit Cards	(920) 593-2204
Escrow	(920) 593-2205
Loan Services	(920) 593-2206

Focused TAX SOLUTIONS®

30% OFF

Tax Time!

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

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.

**Rest Assured
Sleep Easy
Save Money
Dream. Save. WIN!**

Sit back, relax and rest assured your **Dream. Save. Win!** is working for you!

Entering is simple... Just open and maintain a DSX account with **\$50** each month and you could win BIG during the March 2020 Annual Meeting and October 2020 Credit Union Day celebrations. The BIG winner will receive a **\$1000** Cash Prize!

\$300 awarded all other months.

Visit www.pcmcu.org for details.



We want to make sure that we have your current contact information on file.

Please notify the Credit Union of your alternate address and phone number.

Enjoy your winter destination and safe travels!



pcm FRAUD NEWS

CardValet

Have you tried CardValet? If not, why? We want you to have complete control over your credit and debit card activity from PCMCU. Turn your PCMCU plastics off when they aren't in use and turn them on before pumping gas or going into a store. Then check your virtual branch later on for those pending activities on the debit card.

Travel Notifications

As always, please notify PCMCU of ANY travel outside of your state of residence, or upon traveling internationally.

What does it mean when your debit or credit card is compromised?

A card compromise means that your Debit/Credit card information has been fraudulently obtained via online or through a merchant's card system in result of a data breach. Your card could potentially be used by the person who has your card information.

How does PCM get notified of affected compromised cards?

- Mastercard sends the info to the card processors and in turn the processor passes on the card numbers affected to us. It does not always mean that there has been fraudulent activity but the threat is probable.

Where did the compromise happen?

- The name of the merchant involved in the compromise is very rarely released by Mastercard unless it is a compromise of large scale affecting millions of card holders.

How will you be notified?

- Typically, PCM will reach out via phone unless it is a very large card compromise, then you will most likely receive a letter in the mail.

How do I obtain a new card?

- Instant Issue cards are available at both Green Bay and Marinette locations for both Debit and Credit. We also can order a new card via mail which can take 7-10 business days to receive.

Do I have to close my card immediately?

- This really depends on the severity of the compromise. We will never allow a card to stay open indefinitely if on a card compromise list but we will make special temporary considerations.
- If we have seen fraud on other cards, we will strongly require action in closing the card immediately.

What can I do to prevent this from happening again?

- Unfortunately, there is no solution to this question. We have no way of stopping criminals from hacking into merchant's computer systems. We do understand the inconvenience this may cause when it happens and if there is fraudulent activity, we will assist you in retrieving your funds.

What happens if I already have fraud on my account?

- Contact the merchant and request a refund/reversal of charge(s).
- If the merchant cannot refund/reverse the charge, then contact our Debit department at 920-593-2202 to discuss filing a dispute. For Credit please call 1-877-314-9354 which is also located on the back of your credit card.