

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



**NAIL DOWN A GREAT LOW RATE ON A
HOME IMPROVEMENT LOAN.**
DETAILS INSIDE.



community corner



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

Blood Drive +

35,000
BLOOD DONATIONS
ARE NEEDED
EVERY DAY IN THE U.S.

WILL YOURS
BE ONE
OF THEM?

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

**Monday,
August 10th**

JOIN US BY **DONATING BLOOD**
AT THE UPCOMING BLOOD DRIVE.

SHRED DAY

Date to be Determined...

Watch for details at pcmcreditunion.org/events

CHRISTMAS IN SEPTEMBER

6th Annual

**Wednesday,
September 23, 2020**

PCM CU is hosting the 6th Annual...

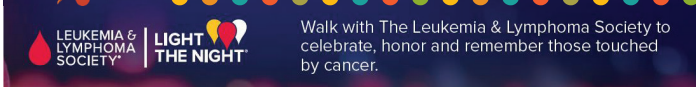
"Christmas in September" Charity Golf Outing on **Wednesday, September 23rd** at Thornberry Creek in Oneida.

Due to COVID-19 our annual Christmas in July event has been rescheduled for early fall, so please mark your calendars!

We're moving forward with this special event and going to raise funds to benefit

Children's Miracle Network and Children's Hospital of Wisconsin... the kids still need our support!

Last year, this charity golf outing raised over \$18,000 in a single day. We would greatly appreciate your support this year in the form of sponsorship, donations or teams! Plus, you may look at it as a jump-start on your holiday shopping! Please feel free to contact us at cbcks@pcmcreditunion.org or visit our website at www.pcmcreditunion.org.



Light the Night, Friday, October 2nd

The Leukemia & Lymphoma Society's Light The Night Walk funds treatments that are saving the lives of patients today. Learn more at lightthenight.org/events/Appleton.

A special **Thank You** and warm Retirement Wishes to **Denise Burns**! Denise has greeted members with a smile and supported the PCM team for the past 14 years. This summer she will be retiring from PCM to spend more time with family and simply enjoy life.

We are so happy and excited for Denise, but we will definitely miss her as well. Her dedication to the members of PCM has been greatly appreciated!



People Caring More pcm CREDIT UNION

SUMMER 2020

Investing In You ...
Growing *Together*

MEMBER NEWS

OFFICE UPDATES

Special Independence Day Hours:

Friday, July 3rd - Morning Drive-Up Service ONLY; No lobby or phone service will be available.

Green Bay Drive-Up open 7:30am - 12 noon.
Closed the remainder of the day.

Marinette Drive-Up open 9am - 12 noon.
Closed the remainder of the day.

Closed **Saturday, July 4th**

Closed **Monday, September 7th** - Labor Day

PCM CU's online/mobile services, including Virtual Branch, Mobile App, Mobile Deposit Capture and TLC phone access are available 24/7! We're Everywhere You Are... In the Palm of Your Hand!



Follow PCM CU on Facebook
together we can make a difference!
[@pcmcreditunion](https://www.facebook.com/pcmcreditunion)

LIFE IN THE **Fast Lane** & CURBSIDE SERVICE AT PCM!

When we think Drive-Up we think **FAST**, on-the-go service. We want to be sure that our service to you when you choose the drive-up is both speedy and efficient! In an effort to provide added speed, PCM has designated **drive-up lane #2** as the **Fast Lane**! This lane of service will be used for your "Simple", single transactions, such as... **cashing a check, making a deposit or making a withdrawal.**

This will allow you to quickly do your business and be on your way. If you have more involved financial business, we ask that you please use another lane for service, call for an appointment, or utilize curbside service. PCM recently implemented curbside service for members who have transactions which they are unable to conduct through the drive-up and prefer not to come inside the credit union lobby. Simply call the credit union to schedule an appointment, call when you arrive, and we'll come to you! Whatever the need, we will do our best to serve all your financial needs...

We're People Caring More!



WELCOME TO PHASE 3: PCM'S RE-OPENING PLAN

During this time, the PCM CU team has worked diligently to provide the latest informational updates on our continued path of service, offering great opportunities to provide financial assistance, as well as staying connected and committed to serving you.

We have to admit that life these past few months has been chaotic. We've had to make changes in practically all areas of our lives. And NOW, we are continuing on a positive path -- planning and preparing to Re-Open and begin to move forward in this new norm of business.

PCM Credit Union will be postponing our lobby reopening until at least Monday, July 27th at both the Green Bay and Marinette locations. With this announcement, we encourage you to utilize the drive-up and our free and easy digital services, allowing you to conduct your financial transactions when it's convenient for you in the safety of your own home or on-the-go. PCM's 24/7 eServices, including the Mobile App featuring Mobile Deposit, plus Mobile Wallet offering a touchless payment method are ideal in maintaining the safest form of conducting your financial business.

RE-OPENING PREVENTATIVE MEASURES

Through this pandemic, we are all the more motivated to inspire your financial wellness. PCM's goal has always been to provide you with the financial tools, resources and support you need to succeed financially!

With that in mind, we want to share with you some of the steps we are implementing to deliver on that goal. Through our People Caring More philosophy - for you, our member-owners, our PCM staff, and the communities, we want to welcome you back in a manner that will be as safe as possible.

What you can expect once our lobbies re-open:

- **Members are encouraged to wear a face mask/shield upon entering the credit union. Once inside the door you may be asked to lower the mask for visual identification.**
- **Staff conducting face to face business with members will be required to wear a mask.**
- **Hand sanitizer will be available upon entering the credit union and throughout the offices.**
- **Floor markers will be displayed indicating social distancing. If a marker is not available, members may wait outside of the credit union.**
- **Educational health tips to stay safe will be posted throughout the credit union as a reminder of how we may all remain healthy.**
- **Unfortunately there will not be coffee or other self-serve beverages available in the lobby for the time being.**
- **And most importantly, if you are not feeling well, please stay home and get well. We require that of our staff as well, so we may all remain healthy and capable of doing business the best way possible.**

We appreciate your commitment and loyalty to PCM Credit Union and thank you for your continued support.. From all of us at PCM CU... Take Care and continue to Stay Safe and Healthy!



Home Improvement Loan

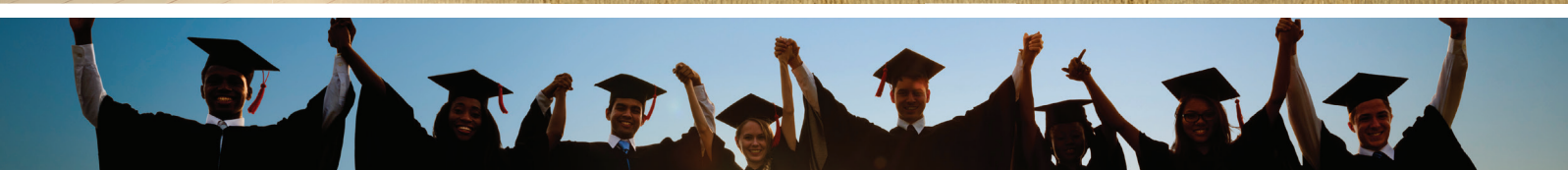
"IT'S HAMMER TIME AT PCMCU!"

Great Low Rate of

3.75%

3.75% rate and financing based on credit score. Max \$25,000 loan amount. Up to 15 year term. Payment calculated at 3.75% is \$7.28 per \$1000. Contact a PCM lender for complete details. Some restrictions apply. Equal Housing Opportunity. Proof of project required. Member eligibility required.

- **No Closing Costs**
- **Up to \$25,000/15 Year Term**
- **Home Improvements**
- **No Mortgage or Collateral requirement**
- **Fast Turn-Around**
- **Apply Online at www.pcmcu.org**



Smart Start Program

Seeking good financial advice isn't always easy. You may learn the basics through a high school financial literacy program. Your parents may have been coaching you since you were a tot, and of course, we all learn from experiences, but until you find a trusted resource sharing information that is relevant to you and your situation or challenge, it can be frustrating.

PCM has created a program to guide you, so you may get a smart start on your finances as you grow and move forward in your education and/or the working world. We are here to help you face the challenge, so you can succeed!

The Smart Start program invites you to set up financial services and systems to organize your money and also have convenient access and resources to maintain a successful membership. This would begin with a minimal \$5 deposit to a Regular Savings Account, plus No Fee Checking with debit card access, free eServices and eStatements. The beginning to your financial future starts here!

Obtain and maintain these qualifying PCM services and you'll receive \$100!*

- **Open a new PCMCU Membership and \$5 Regular Savings.** If you are 18 and older you may start your new account through the new Online Account opening feature on our homepage. If you are under the age of 18 we ask that you please contact PCM's Member Services in Green Bay (920) 593-2200 or Member Services in Marinette at (715) 732-4051 to set up your account, as a parent or guardian is required.
- **Open a new PCMCU No Fee Checking account with \$50 opening deposit.**
- **Obtain an instant issue Mastercard Debit Card.** Simply contact the credit union to request your new card. We recommend once you receive your new PCM debit card, you enroll in CardValet to protect your card usage.
- **Enroll in PCMCU Free eServices.** Click the 'Online Banking' button on our homepage to begin enrolling in Virtual Branch. Once you are enrolled in VB, you may download the Mobile App on your smart device.

Enroll in eStatements to receive your email notification when your statement is ready to view. Do this by logging into Virtual Branch, selecting the Self Service tab and clicking on eStatements under the Additional Services section.

*One time bonus deposit of \$100 will be deposited to the new regular savings account at the end of the month in which you open the membership. Smart Start program offer is available on all new member accounts, age 16-24. Certain restrictions apply. This bonus is considered other income and may be reported on IRS form 1099-misc. If the account is closed by the member or by PCMCU within 6 months of the opening; the bonus \$100 will be deducted at closing. \$100 Smart Start promotion begins June 11, 2020 and is available for a limited time. Contact the credit union for details.

LOOKING TO PURCHASE A NEW HOME?

Our special PCM Home Loan Offer begins **July 15th** – Call on your PCM lender for local home loan servicing you can trust! Plus, we have the key to get you started with a great low rate of **2.49% APR*** on a **NEW PURCHASE** Money Home Loan! Purchasing a new home is one of life's more important decisions, so why not call on PCM today to help you make the best decision.

- **2.49% APR**
- **10 Year Balloon Financing; Amortized Up to 30 Years**
- **NEW purchase money only**

Welcome Home With PCM!

Annual Percentage Rate; Subject to change without notice. Not available for refinance. Minimum 670 Credit Score. \$350,000 maximum new money loan. Must be primary or secondary home. Cost/\$1000 = \$3.97. Certain restrictions apply, subject to credit approval. Equal Opportunity Housing. For complete details including closing costs, contact a PCM Lender.

pcm **FRAUD** NEWS



Identity Theft Protection Exclusive to
PCM Members and Family

Online Sales are Up, but so is FRAUD

Safety Warning! PCM knows COVID-19 has changed life for all of us, including our shopping habits. We would like to share with you some safe online shopping tips to help protect you from fraud. Please take a moment to review these tips and remember... **NEVER share your passwords or PINs!**

Raised prices/Rock Bottom Prices

Too good to be true? Research the retailer to make sure they have good reviews, verify the contact information and make sure the website is secure by looking for 'https' at the start of the web address and the small closed padlock icon in the address bar.

Delays in delivery time/International Transactions

Due to COVID-19 your deliveries may be delayed. Know your rights in case the retailer cannot deliver within the agreed time frame. For your protection PCM has all international transactions blocked for debit and credit. A declined transaction may indicate that the transaction is international. We strongly encourage all card users to download our free CardValet App to assist you in monitoring the activity on your cards. Please refer to www.pcmcu.org, select Services and Card Security for CardValet details, or feel free to reach out to us anytime.

Ads on social media sites

A legitimate merchant will take great care of their online presentation. Watch for bad grammar or poor web design. After searching for an item online, you may notice it suddenly appear in your Facebook feed. Be leery of these ads as they are tracked through the cookies on your device

Counterfeit Goods

A good rule of thumb is "If it's too good to be true", it usually is. Anyone can copy a picture off of any website and send you a cheaper version or nothing at all after you have already paid them. Research the reviews of the seller and the product outside of their website to validate the seller or item. Don't only focus on the positive, also pay attention to the negative feedback. Shop where you trust, use merchants you are familiar with or have used in the past.

General Online Shopping Tips

- Review return and cancellation policies, READ THE FINE PRINT before ordering. Free trial offers usually result in further charges.
- When making purchases, keep your order details.
- Don't provide more information than what is needed. Merchants should only be requesting name, billing and shipping information along with payment details.
- Disregard overly aggressive pop-ups or push notifications.
- Public Wi-Fi is unprotected so be careful not to make purchases or log in to secure sites while on a public network.
- Check the copyright if you are using an unfamiliar site to make sure it is up to date.
- Use strong passwords and NEVER share your passwords or PIN numbers.
- Keep your software and virus protection up to date.

Spoofed Government Websites

Be aware of the website you're on when making online transactions for services. It is known that government websites are commonly spoofed and can become a trap for consumers thinking they are updating their personal/birth records, purchasing a fishing license, changing their address, or renewing a license or other service. Always be sure you're on a secure site by looking for the lock icon in the browser and that "https" is listed in the URL. Also, after clicking links within a secure site, watch your URL to make sure you remain in a secure site and that you are not redirected to a different website.

Be mindful, stay educated and shop safely online!



PCMCU also partners with **GreenPath Financial Wellness**. www.greenpath.com. As a member of PCMCU you have access to this resource at any time. GreenPath Financial Wellness also has Certified Financial Counselors ready to take your call at **877.337.3399**, or visit our PCM website for the latest COVID-19 Resources available through GreenPath Financial Wellness, including...

- **How to Manage Financial Challenges During the COVID-19 Pandemic**
- **Preparing for an emergency**
- **Dealing with a loss of income (NEW)**

Check out GreenPath Now!

eService Updates

Although our lobby will be re-opening soon, we empower you to manage your finances in a safe, secure and convenient manner through PCM's eServices... anytime, anywhere! PCM's Mobile App with Mobile Deposit Capture is available for download on the App Store or Google Play Store!

Enjoy the convenience of:

- Checking Balances – with Instant Balance capabilities!
- Transferring funds
- Making Mobile Deposits
- And Much More!

