

People Caring More pcm CREDIT UNION

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community corner



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

Cheer, Hope, and Inspiration this New Year!

TURKEY WITH A TWIST

Thank you to those that helped us make a difference for neighbors in need this Thanksgiving!

PCM was able to help provide Thanksgiving dinners to 35 families in our area, all thanks to the nominations provided by our members. **Thank you!**



2021 Scholarship Program

Watch for details of the 2021 Scholarship Program to be announced in January.

Three \$1000 winners will be chosen this Spring!

Christmas Pay-it-Forward Project Recap

With so many deserving families nominated to receive a Thanksgiving meal this year, PCM decided to **Pay it Forward** once more. Christmas cards with at least \$100 in grocery or PCM cards were distributed to 17 families, courtesy of our **Pay it Forward committee**.

PCMUCU also assisted 8 Families through our NewCap partnership.

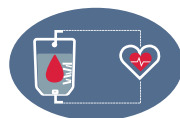


Hole-E-Moley Corn hole game

PCM has partnered with Bay Tek Entertainment and the Green Bay Blizzard to donate a Holey-E-Moley game to Freedom House AND one lucky family. The excitement will continue with a PCM sponsored event in May. Watch for all the details on our website!

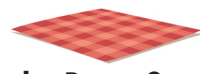


UPCOMING EVENTS



Blood Drive

PCM (GB) will be hosting another **Community Blood Center** blood drive on **Friday, April 9th & Friday, Oct. 29th**.
Save the Dates!



Blanket Brown County

Collection boxes will be set up at PCM for the Blanket Drive sponsored by **Greater Green Bay Labor Council** and **Brown County United Way**.
Jan. 5th - Feb. 1st



Hygiene Drive

PCM will be a collection site for **91.9 The Family's** Spring Hygiene Drive.
Feb. 14th - March 7th

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WINTER 2021

Investing In You ...
Growing *Together*

MEMBER NEWS



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Holiday Hours 2021
GreenPath Webinar
Loan Offers
Focused Tax Solutions
Credit Sense
Fraud News Alert
Event Recaps
Upcoming Announcements



OFFICE UPDATES

New Select Employee Groups

PCMUCU welcomes the newest additions to the PCM family of business partners:

Olsen Fabrication



Initiative One



Drift Inn



Accent Building Care



All of us at PCM look forward to serving the financial needs of the employees of these fine companies and their families!



Follow PCMUCU on Facebook
together we can make a difference!
@pcmcreditunion

BECOME A MEMBER



It's easier than ever...

BEGIN by clicking the '**Apply for Membership**' button on the pcmcu.org homepage.

LEARN more about the features of your new membership with video tutorials and click-thru demos at **pcmcu.org/online-education-center**

In *Gratitude...*

For PCM, a simple "Happy Holidays and thanks for the business" only begins to scratch the surface in this crazy year.

Our industry has seen a broad range of being very successful to trying to stay afloat. Across the board, PCM has had a phenomenally successful year. Why? Member, staff, and Directors trusting and supporting each other.

This has been a profound year of disruption for all of us. If anything, the changes have reminded us not to take anything for granted, that life and relationships are precious, and that we need to lean on each other. We all understand PCM is more than a place you keep your money.

Our mantra of "**What More Can We Do?**" will be just as important in 2021 as 2020. We will need to continue hearing your voice to best answer this question.

We sincerely wish you good health, peace and prosperity in 2021!

Fraud Alert - Trending Scams to Watch Out For

Read up on some of the popular scams that fraudsters are using to exploit susceptible people, and learn how to protect yourself or those you know. **More on Page 3...**

One Click Application

APPLY FOR MEMBERSHIP

PCMCU HOLIDAY HOURS 2021



PCMCU will be closed on the following days:

- **Monday, May 31st** - Memorial Day
- **Monday, July 5th** - Independence Day (Observed)
- **Monday, September 6th** - Labor Day
- **Thursday, November 25th** - Thanksgiving
- **Friday, December 24th** - Christmas Eve
- **Saturday, December 25th** - Christmas Day
- **Saturday, January 1st** - New Year's Day

LOAN RATES & EXTENDED PROGRAMS

Several of the special programs and assistance launched in response to the Coronavirus Pandemic will be extended to 2021. Get an overview of the initiatives below....

EXTENDED PROGRAMS

Welcome Home: Great low rate and savings opportunity on a New Purchase Home loan. **Your mortgage starts here and stays here, so if you have questions or need assistance along the way, we'll be ready to help.**

Hammer Time: Keep busy with your winter home improvement needs. Let PCM help you with your out with a great low rate, fast turn-around and no collateral needed.

LOAN BENEFITS

Lower Loan Rates: Rates on personal loans will be dropped and available starting **January 1st, 2021**. Vehicle or other personal loans can be taken out with a great low rate, fast turn-around and local servicing.

Student Loan Program: PCMCU's student loan program is a good alternative for college financing. Learn more by visiting us online at pcmcu.org/loans/student.

EVERYDAY CONVENIENCE

- Online Application & Local Servicing
- Weekly or bi-weekly payments available on most loan products.

Direct Dial Loan Numbers:

- Green Bay Lenders - (920) 593-2203 • Loan Services - (920) 593-2206
- Marinette Lenders - (715) 732-4001 • Mortgage - (920) 593-2767
- Credit Cards - (920) 593-2204 • eServices - (920) 593-2201



How to Set (And Stick To!) Your Financial New Year's Resolution

What You Will Learn...

For many, 2020 has created financial challenges and derailed their financial wellness journey. Come alongside GreenPath to discuss simple ways to get on track with your finances in 2021. Let us guide you with ways to budget, save, and reduce stress. After our presentation, you will be prepared to make New Year's Resolutions you can stick with and create realistic goals.

Register at greenpath.com/events

LIVE WEBINAR EVENT

When is it?

Wednesday, January 20,
2021

1pm EST - 1:45 pm EST



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.



*Holiday spending
can impact your credit.*

The New Year is here!

PCM offers you a FREE tool to keep you in-the-know of ALL your credit activity, including any that you may not be aware of or authorized!

PCM's exclusive service, **Credit Sense** allows you to monitor your credit report, view activity, learn how to improve your credit score, and save money!

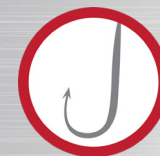
It's important to check your credit report annually, so why not look into it further with **Credit Sense** and PCMCU? We're here to help you protect and improve your finances as you start the new year!



ONLINE SECURITY SHOULD ALWAYS BE PRIORITY

Surfing, shopping, scrolling, and even looking for love can be dangerous.
Learn to recognize the traps before you get caught.

PCM Credit Union is recommending that you watch for these trending scams...



Digital Hijacking

You receive a notice stating you have a virus and they request access to your computer, phone or tablet, to fix the issue. Do NOT allow anyone this access! Computer and anti-virus companies will not call you if you have a virus. Only allow someone you trust to assist you with computer concerns.



Phone/Gift Card Scam

You receive a phone call or email asking that you purchase gift cards to resolve an issue with a merchant you use. Ignore these calls, do NOT give them any information and do NOT do what they request. Fraudsters pose as merchants to get something from you.



Social Media Scams

You see an ad on social media and think, "I could really use that!". Research the website outside of social media first, before you order. Ads that seem too good to be true could very well be targeted scams.



Update Scams

You receive an email directing you to update your information. NEVER click on those links or call any numbers in the email. If you have an account with the said company, log directly into your account and verify your information from there.



Relationship Fraud

You met someone online... BUT have you physically met them? NEVER share any personal information or banking access to someone that you have only interacted with online. If they send you checks to cash for them or request access to your remote deposit or other banking information... End it! It is a scam!

Holiday Scams to keep an eye out for year-round...



Donations/ Fake Charities

Be careful who you donate to. Make sure the charitable agency or person is one you trust.



Porch Pirates

Criminals can and will steal packages from porches once delivered. Try to schedule your deliveries when someone is home.



Stay in control with CardValet®!

CardValet® is the mobile app that lets you control debit and credit card usage and spending on the go! It also serves as a fraud mitigation tool, keeping you informed when your card is used, alerting you of potentially fraudulent activity!

