

# People Caring More pcm CREDIT UNION

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Marinette Office: (715) 732-4051

INTERNATIONAL CREDIT UNION DAY  
**OCTOBER 20<sup>th</sup>, 2022**

NCUA

## community corner



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

From September 26<sup>th</sup> to October 27<sup>th</sup>, both our Green Bay and Marinette PCM locations will be accepting donations of new or lightly used winter wear.

Your donations will be distributed throughout your local community!

### COATS FOR KIDS

### Special 2022 Opportunity!

The staff and directors of PCMCU have put together a cookbook this year which will be on-sale this holiday season.

**Come in and check it out!**

## UPCOMING COMMUNITY ANNOUNCEMENTS

Monday,  
November 28<sup>th</sup>  
8:30 AM - 11:30 AM

Sign up at  
[www.pcmcu.org/events](http://www.pcmcu.org/events)

### BLOOD DRIVE

### PCMCU COOKBOOK

### MEDICARE EDUCATION

Wednesday, Nov. 2<sup>nd</sup>  
3:00 - 4:00pm  
Green Bay office & Zoom  
Visit [www.pcmcu.org/events](http://www.pcmcu.org/events)  
to Register

## 25 DAYS OF PAY IT FORWARD

Watch our Facebook page for regular updates on how you can contribute.

THE NEED IS EVERYWHERE and kindness binds us together as a community.

Join us in this effort to make a difference!

Seroogy's Candy Bars will be sold to help raise money to support PIF 2022.



# People Caring More pcm CREDIT UNION

FALL 2022

Investing In You ...  
Growing Together

# MEMBER NEWS

## inside

Financial Wellness  
Dream. Save. WIN!  
Christmas Club Message  
3.40 APY\* CD  
Member Referral Program  
Fraud News  
Credit Cards



Welcome PCM's **NEW**  
Select Employee Group



On Monday, October 10<sup>th</sup> (Columbus Day) we close our offices so our staff from Marinette, Green Bay, and our remote team can connect and learn together. This day is packed full of ways we grow and become stronger together, adding value to our organization in many ways.

Thursday, November 24<sup>th</sup> – Thanksgiving  
Saturday, December 24<sup>th</sup> – Christmas Eve  
(Drive-up will be open)

Monday, Dec. 26<sup>th</sup> – Christmas Day  
(observed)

Saturday, Dec. 31<sup>st</sup> – New Year's Eve  
(Drive-up will be open)

Monday, Jan. 2<sup>nd</sup> – New Year's Day  
(Observed)



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

- Change your clocks back on **Sunday, November 6<sup>th</sup>.**
- Please secure your night deposit in a sealed envelope with a note.
- If you are heading to warmer weather this winter, notify us of your alternate address.

## AUTUMN REMINDERS

## PCM IS RAISING THE ROOF ON RATES

YOU COULD SAY WE ARE SHOUTING IT FROM THE ROOFTOPS

WHEN YOU BRING YOUR MONEY TO PCM AND OPEN A NEW CERTIFICATE DURING THE PROMO PERIOD OF OCTOBER 1<sup>ST</sup>, 2022 - DECEMBER 31<sup>ST</sup>, 2022 YOU'LL BE ABLE TO...

**RAISE YOUR RATE!\***

ONE TIME DURING THE TERM OF YOUR CERTIFICATE.

CONTACT PCM'S MEMBER  
SERVICE DEPARTMENT AT  
**(920) 593-2200**  
**(715) 732-4051**

\*visit [www.pcmcu.org](http://www.pcmcu.org) for complete details

**EMPOWER**  
YOUR FINANCIAL FUTURE  
WITH A CREDIT UNION™

## INTERNATIONAL CREDIT UNION DAY

Thursday, October 20<sup>th</sup>, 2022

### BY POPULAR DEMAND

our annual hot dog lunch is back again!

Stop in and enjoy lunch on us while saying hello and catching up with other credit union members.

With retirements and staffing needs, we continue to hire great people to join our team. Get to know our newer employees. They are ready to get to know YOU!



### Financial Wellness

With the cost of everyday items increasing and our bills going up, we are all feeling the pinch. As a certified financial counselor, I wanted to share a few things that might help you through the rising inflation we are all experiencing.

- Look at your budget and reassess your spending. Are there items you could eliminate due to “wants vs needs?” Can you lower a monthly bill by removing something in your plan?
- If you don’t have a budget, now is a great time to start. We have staff available to assist you in creating one.
- As interest rates go up debt becomes more expensive. If you are feeling heavy in debt now, stop creating new debt. Reach out to a professional for either guidance or resources.
- A professional financial analysis of your situation might open different opportunities. Reach out to your trusted lenders for a credit report review.
- Do not go into the grocery store without a plan for your week. If you can leave your kids at home do it! Schedules are busy, when do you have the time to prepare a meal and what you will make? Americans throw away \$1800 a year in food!
- If you are falling behind on your bills, do not ignore them. I encourage you to reach out to your creditors. Each company and situation is different but there are options you may not know about.

Remember everyone may struggle from time to time. Know that you can always reach out to us.

Jackie Brooks  
Director of Member Financial Wellness

### With PCMCU's Dream. Save. WIN! YOU CAN'T LOSE!

- 1 **Open a “DREAM. SAVE. WIN!” Savings Account** by either visiting any PCM location or logging into Virtual Branch to set it up online. Simply choose “+ New Account” and then “Open an Account” to continue.
- 2 **Commit** to saving \$50/month via automatic transfers or direct deposit.
- 3 **Get a chance to win** the DREAM. SAVE WIN! monthly CASH prize!

Learn more at [www.pcmcu.org/dream-save-win](http://www.pcmcu.org/dream-save-win)

### 2022 CHRISTMAS CLUB MESSAGE

ON NOVEMBER 1<sup>ST</sup>, YOUR CLUB ACCOUNT FUNDS WILL BE TRANSFERRED TO YOUR CHECKING OR SAVINGS ACCOUNT.



TO OUR 675 CHRISTMAS CLUB ACCOUNT HOLDERS: PLEASE STOP IN AFTER NOVEMBER 1<sup>ST</sup> TO ONE OF OUR BRANCHES AND PICK UP A PCM GROCERY TOTE AS YOUR GIFT FOR SAVING WITH PCMCU!

CHRISTMAS CLUB IS A GREAT WAY TO SET ASIDE MONEY FROM YOUR PAYCHECK ALL YEAR LONG SO YOU CAN HAVE MORE FUN AND LESS STRESS THROUGH YOUR HOLIDAY SEASON. SAVING WITH PCMCU IS ALWAYS A GREAT CHOICE. PLEASE REACH OUT TO YOUR FAVORITE PCM TEAM MEMBER TO SET ONE UP.



### THE HOLIDAYS ARE APPROACHING KEEP YOUR GUARD UP BY USING THESE TIPS

- IF YOU ARE SHOPPING ON AN UNFAMILIAR WEBSITE OR THROUGH ADS ON SOCIAL MEDIA, MAKE SURE TO DO YOUR RESEARCH ON THAT COMPANY OUTSIDE OF THE COMPANY'S PAGE FIRST BEFORE MAKING YOUR PURCHASE. GOOGLE IT AND READ THE REVIEWS OUTSIDE OF SOCIAL MEDIA AND WEBPAGE!
- DO NOT GIVE OUT ANY PERSONAL INFORMATION WHEN A PHONE CALL IS PLACED TO YOU EVEN IF IT IS A FAMILIAR COMPANY. ROBO CALLS AND ROBO TEXTS ARE SPOOFED PHONE NUMBERS COMMONLY FROM YOUR OWN AREA CODE. IF YOU DON'T RECOGNIZE THE NUMBER DO NOT ANSWER THE CALL OR RESPOND TO THE TEXT. DON'T DECLINE THE NUMBER OR BLOCK IT, JUST LET IT RING OUT TO VOICEMAIL. IF IT IS IMPORTANT, THEY WILL LEAVE A MESSAGE. THE ROBO CALLS WILL DECREASE IF YOU FOLLOW THIS TIP.
- CHARITIES AND GO FUND ME SCAMS ARE POPULAR OVER THE HOLIDAYS. KEEP YOUR DONATIONS LOCAL AND ONLY DONATE TO SOMEONE YOU KNOW. ADDITIONALLY, IT IS GOOD TO INITIATE CONTACT TO WHOM YOU KNOW THAT IS ASSOCIATED WITH THE FUNDRAISING JUST TO BE CERTAIN.
- NEVER GIVE OUT YOUR ONLINE BANKING/MOBILE APP LOG ON ID OR SECURITY CODE TO ANYONE. LOG IN TO YOUR VIRTUAL BRANCH/ONLINE BANKING/MOBILE APP ACCOUNT OR BE SURE TO REVIEW YOUR STATEMENTS EVERY MONTH. FRAUD DETECTION STARTS WITH YOU, NOT ALL FRAUD CAN BE DETECTED BY PCM.
- MAKE SURE PCM HAS YOUR CURRENT PHONE NUMBERS AND ADDRESS AS IT IS EXTREMELY IMPORTANT IN FRAUD DETECTION AND PREVENTION.
- VISIT [HTTPS://CONSUMER.FTC.GOV/](https://consumer.ftc.gov/) FOR SOME GREAT CONSUMER ADVICE AND VIDEOS!



People Caring More  
**pcm**  
CREDIT UNION

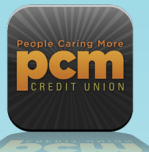
**Coming**  
October 27<sup>th</sup>

New Card Management Features will be available in our Mobile Banking App!

Designed to optimize your experience, you'll still have all the features you're used to in the CardValet app. Stay tuned for details on all the upgrades you will soon have access to.

#### What Should I Do to Get Ready?

1. Download the PCM mobile banking app from the App Store or Google Play.
2. In your phone settings, enable automatic APP UPDATES and ALLOW NOTIFICATIONS.
3. Inside the PCM App, enable LIVE UPDATE ALERTS.



A 3.40% APY\* CD?

# Yes It's True!

PCMCU'S NEW 27-MONTH  
CERTIFICATE SPECIAL  
\$10,000 MINIMUM DEPOSIT

Find all PCM Rates at  
[www.pcmcu.org](http://www.pcmcu.org)

## PCM Member Referral Program

Have a Strong, Healthy, Growing Relationship with PCMCU?

Help PCM branch out as we grow our membership. When you refer a family member or work associate of an established **Select Employee Group (SEG)** to join the PCM family of members, you will both **receive \$50** and reap the rewards of a great financial partnership!

Begin your referral at [www.pcmcu.org/member-referral-program](http://www.pcmcu.org/member-referral-program)

Tech Tip: Stay connected to updates and offers by turning on alerts in the PCM Mobile App = = =

## PCM HAS TWO GREAT CREDIT CARD OPTIONS UNIQUE FEATURES WITH NO TEASERS AND NO GIMMICKS!



PCM Credit Cards have had the low rate of 9.88% for nearly 20 years!

- NO Balance Transfer Fee-we've never had one.
- NO Cash Advance Fee-we've never had one.
- Instant Issue at both of our branches. Life happens and we've got you covered.
- EMV Chip for better security with excellent fraud services working hard to protect YOU.
- No central underwriting-our loan officers can make decisions based on more than credit score.

### PCM MASTERCARD COPPER CARD

- Credit lines from \$1,000-\$20,000
- No Foreign Transaction Fee & Great Travel Benefits
- No FEES!

### PCM PLATINUM REWARDS CARD

- Credit lines from \$10,000-\$20,000
- Ability to earn 5% Cash Back Reward each month up to \$50! (up to \$600 per year)
- No annual fee for the first year of enrollment and beyond if member qualifies and opens a Reward Savings at PCMCU and follows requirements.

\*Learn more at [pcmcu.org/loans/credit-card/](http://pcmcu.org/loans/credit-card/)

