

People Caring More pcm CREDIT UNION

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Marinette Office: (715) 732-4051



community corner



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

Christmas in July CHARITY GOLF OUTING



Wednesday, July 27th

The outing will benefit
Children's Hospital Wisconsin.
Last year, over \$24,000 was raised!

This golf outing is a rare
opportunity to get festive early
while golfing at Thornberry Creek
in Oneida. Please join us!

To sign up, contact Cathy Becks at
cbecks@pcmdu.org.

Deadline for sign-up is July 23rd.

SHRED FEST 2022 was a SUCCESS!

Shred Fests in Green Bay and Marinette
collected over **\$3,000** for local
military organizations; all
thanks to the generous
donations of our
members.
Thank You!



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SUMMER 2022

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PCM's Holiday Hours

*Team culture is important as we thrive
together, and are the best for you!*

On Monday, October 10th (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! Our focus
is to continue to make PCM special and
unique for you, our members.

On Monday, September 5th, we will be
closed in observance of Labor Day.

www.pcmdu.org/hours-locations



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

*Gas Giveaway Campaign runs from June 21 - Sept. 6, 2022,
while supplies last. PCM reserves the right to cancel this
promotion at any time. All rates and terms available during this
offer may be found at www.pcmdu.org/rates/loan-rates/ or by
contacting PCM Lenders in Green Bay at (920) 593-2203 and in
Marinette at (715) 732-4001. Rates listed are current as of June
1, 2022; and are subject to change without notice. Applications
are subject to credit approval. Kwik Trip Gift Card giveaway in
the amounts of \$100, \$200, and \$300 are available as noted
above. Certain restrictions apply. Members obtaining a New
Money collateralized loan of \$10,000-\$19,999 receive a \$100
Kwik Trip gift card; New Money collateralized loans of \$20,000-
\$29,999 receive \$200 in a Kwik Trip gift card; and New Money
collateralized loans of \$30,000 or more will receive \$300 in a
Kwik Trip gift card. Real Estate Loans are not applicable. One Kwik
Trip reward per qualifying loan. Membership eligibility required.
Equal Housing Opportunity.

Investing In You ...
Growing *Together*

MEMBER NEWS

SUMMER LOAN CAMPAIGN

"We're Giving Away **\$25,000** in **KwikTrip** Gas Cards!"



There's something about
summer fun that brings out
the kid in us, and PCM is
raising play-time to a new
level. The race is on to get
great savings this summer.

If you're dreaming about a
new summer toy, PCM has an offer
to **FUEL YOUR FUN!**

PCM is giving away **\$25,000** in Kwik Trip gift cards in our summer
gas giveaway campaign. There's more to just getting the money to
purchase that new lawn tractor, boat, jet-ski, UTV, or other summer toy... at
PCM we make it an experience, keeping your best interest in mind, offering
you premium service, and no extra cost or hoops to jump through.

APPLY TODAY

at www.pcmdu.org or call PCM
in Green Bay (920) 593-2203
or Marinette (715) 732-4001

FUELING YOUR GAS-POWERED FUN [®] with Kwik Trip Gas Cards worth \$100, \$200, or \$300		
REGULAR	SUPER	ULTRA
\$100	\$200	\$300
NEW LOANS OF \$10,000-\$19,999 NEW MONEY	NEW LOANS OF \$20,000-\$29,999 NEW MONEY	NEW LOANS OF \$30,000+ NEW MONEY
KwikTrip		

Plus you'll have
access to...

- Easy Online Application
– Apply when it's convenient for you!
- Competitive Rates and Terms
- Fast turn-around – You'll be off playing in no time!
- Weekly, Bi-weekly payment methods that work for you!
- GAP Coverage
- Extended Warranty
- Credit Life and Disability Protection

You work hard, so why not play
hard and make the most of every
experience?

CALL US TODAY!



ASH WAU BEN ON

ASHWAUBENON CELEBRATES ITS SESQUICENTENNIAL THIS AUGUST!

PCM wishes to salute the village in which our main credit union location resides. We
will celebrate with Ashwaubenon residents, businesses and community partners the
week of **August 8th-14th**, with PCM sponsoring the live musical entertainment of
Boogie and the Yo Yos, on **Friday, August 12th**! Please mark your calendars and then
join PCM and all of Ashwaubenon in this 150 year celebration! #Ashwaubenon150
Sesquicentennial logo created by Ashwaubenon High School student Nelson Beams.





Back to SCHOOL

HERE ARE A FEW MONEY TIPS TO HELP MAXIMIZE YOUR BACK-TO-SCHOOL SHOPPING DOLLARS.

PCM\$ Kid Zone... Bring in the kiddos this summer and learn and grow with PCMCU! We encourage summer learning and summer savings among our youth. Youngsters can do this by frequently visiting the credit union to make deposits to their savings account, setting starter savings goals, and being rewarded for starting smart savings habits. Next time you bring your children, grandchildren or other family to PCM ask about our kids Spin & Win Savings Reward Wheel! Although the Kirby and CU Succeed programs have ended, we ask you to explore, learn, save and grow together with PCM's New rejuvenated Youth Savings Program!

We'll share the new program details and how all young members may redeem any remaining Kirby Credits they have earned over the years. Full details to come this New Year!



LET'S TALK ABOUT RATES

It is no secret that interest rates have been low for several years. Low for those especially who have substantial deposit balances and have not earned much in dividends, but also generously low for consumers who have wanted or needed to borrow money to purchase homes, vehicles, boats, campers, or dive into remodeling projects. Many have also taken advantage of the low-rate environment to refinance existing debt. Consumers are smart and understand that rates play a part in financial decisions.

Leading a credit union, especially in a volatile rising rate environment is no small feat. When making decisions at PCMCU, we always ask ourselves, what is in the best interest of our members?

READ THE FULL ARTICLE AT
www.pcmcu.org/ourstory

1. Compare prices...

Shop local for special offers, search and shop online, scan store mailers, and catch an email offer that may work for your student's back to school needs.

2. Thrift it...

Check out local thrift and resale shops. Many have new clothes and supplies, plus gently used stylin' clothing options available. You may even find brand name, higher quality clothing and accessories with tags still on! Plus, it's fun when you score a unique find! Second hand isn't half bad, just half price.

3. Used textbooks and supplies...

If your student is pursuing college, tech-school or beyond, contact the campus bookstore and inquire with advisers, and check online for discounts available on books and course supplies. Plus, you may also be able to sell them back once you're done using them.

4. Plan out your purchases for the year...

Buy what you feel your student(s) will need for the entire year. The peak Back-to-School deals start soon, so prepare your list, stock up and maximize your school supply budget \$\$.

WATCH FOR IT...

You don't want to miss these announcements and fun-filled events at PCMCU!

• CREDIT UNION DAY, THURSDAY, OCTOBER 20TH

with BIG \$1000 Dream. Save. WIN Cash Prize Winner!

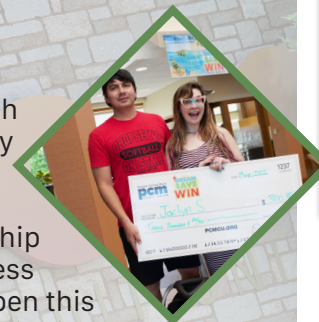
You can get in on the excitement! With PCMCU's Dream. Save. WIN!, you really can't lose. Stop in any PCM location or add on a DSW to your existing account through the online membership tab on PCM's homepage. It takes less than 10 minutes to complete! Open this prize linked savings account with just \$50. Commit to saving \$50/month via direct deposit or auto transfer.

AND Get a chance to WIN every month in the DSW Cash Giveaway! Learn more at pcmcu.org/deposits/savings-accounts/#dream-save-win.

• PCM'S NO FEE COPPER & 5% CASH BACK REWARDS

Get the best of both worlds with PCM's two credit card options. Whether you'd like to establish credit with the NO FEE Copper Card or are interested in 5% Cash Back on any purchase with our Rewards Card, we have an option to fit you!

Learn more at pcmcu.org/loans/credit-card/, and stay tuned for additional ways you can save this shopping season through PCM's credit card program!



pcm FRAUD NEWS



P2P PAYMENT PROTECTION

PROTECT YOURSELF WHEN SENDING MONEY WITH ANY PERSON-TO-PERSON (P2P) PAYMENT APP

As it's becoming more popular to send money to someone using an app, it is also becoming more evident that fraudsters are luring in individuals that may be more targeted in regards to this form of payment. Although it is an easy way to send and receive money, it can also become a concerning issue if you aren't fully trusting of the individual, you are conducting the transaction with. Because social media profiles can get hacked, always follow safety precautions to confirm the recipient's contact info is correct before sending money.

TIP 1 - VERIFY

If you receive a message from a familiar person asking for cash via a P2P app, verify the person is who they say they are. Be extra cautious.

TIP 2 - PAY ONLY WHO YOU KNOW...

Do not use a P2P app to pay unknown individuals for merchandise, pets/livestock or a service you have not yet received.

TIP 3 - TREAT APP LIKE CASH...

Do not send money unless you would hand this individual cash and walk away. The moment you send it, it cannot be stopped.

NEVER give out personal information, including login credentials to anyone!

Keep Up to Date...

Look out for helpful Fraud News and tips on PCM's Facebook page.



People Caring More
pcm
CREDIT UNION

EXPLORE PCM'S FREE AND EASY DIGITAL SERVICES

— WHEN YOU'RE ON THE GO THIS SUMMER

Take us with you! PCMCU's Mobile App, with Mobile Deposit feature, plus capability to make transfers, pay bills, check credit score, and prevent potential fraud with CardValet (soon to be enhanced and available within PCM's mobile app) ... it's all at your fingertips!

Anywhere - Anytime!

PCM Spring Campaign WINNERS COMING SOON!

PCM thanks all the members who took part in the recent Spring is Coming campaign. They participated by either attending our home buying education session, applying for a loan, enrolling in eServices or referring a new member to PCM during this spring promotion. The three lucky giveaway winners will be announced in the coming weeks!

Stay tuned!

Although the sweepstakes and giveaway have now expired, we continue to encourage members to share the benefits of PCM membership with their families and eligible work associates in our Member Referral Program, where both the current and the new member may each receive \$50! Learn all about this opportunity and then share it by visiting us online for full details, www.pcmcu.org/member-referral-program/

SPECIAL
SPRING
OFFER



Happy Retirement, Kim!

Kim Runge, our Vice President of Member Services will be retiring this summer after nearly 37 years with PCMCU. She has lived in Seymour since 1988 and has a wonderful daughter, son-in-law, and 3 beautiful grandchildren. Kim is moving into the next phase of her life, wanting to re-locate to her cabin and live a simpler life. She is an amazing person and has been a trusted advisor to many members over the years following the golden rule of how you treat people. Kim is looking forward to slowing down the fast-paced life and enjoy more of her favorite things like morning coffee, family moments, laughs with friends, fishing, reading, & bonfires.

Kim has contributed to the success of PCMCU in so many ways and has made a difference for many. She is a part of our caring and compassionate culture and has instilled our CARES values with all those she has worked with. We hope that in the next weeks many of you will reach out to her with your wishes!