

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!

Keep an eye on PCM's Facebook page for how YOU may participate in "I Love my Credit Union" Day on July 28th

#ILOVEMYCREDITUNION



PCM is a lead sponsor for 2023 **Tools for School** - Greater Green Bay Event
This year the Salvation Army has the capability of serving more than 1000 students!



THURSDAY, AUGUST 10TH (MARINETTE)
THURSDAY, AUGUST 24TH (GREEN BAY)

Kids... Come on down! PCM will be helping celebrate the summer with ice cream. It's free to all kids who show up!

FREE ICE CREAM GIVEAWAY! | 1:00 PM - 4:00 PM

Backpack distribution will be held on *Monday, August 7th*.

Marinette's Back to School Bash is being held August 17th. PCM is sponsoring a bounce house!

Don't wait to register a child in need!



PCM Sponsors the 2023
Ashwaubenon Blast!
Saturday, August 12th 8:00 AM - 10:00 PM



Ashwaubomay Park
Great family fun!

- FREE Swimming 11-6
- \$5 Wristbands for balloon animals, carnival & bounces houses & face painting!
- Juried Car Show 9-3 + great music & food!

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Investing In You ...
Growing *Together*

MEMBER NEWS

SUMMER 2023

inside

Student Loans
#1 Callahan Ranking
Business Checking Account
Super7 eServices
Fraud News
GreenPath
Credit Card Interest Rates



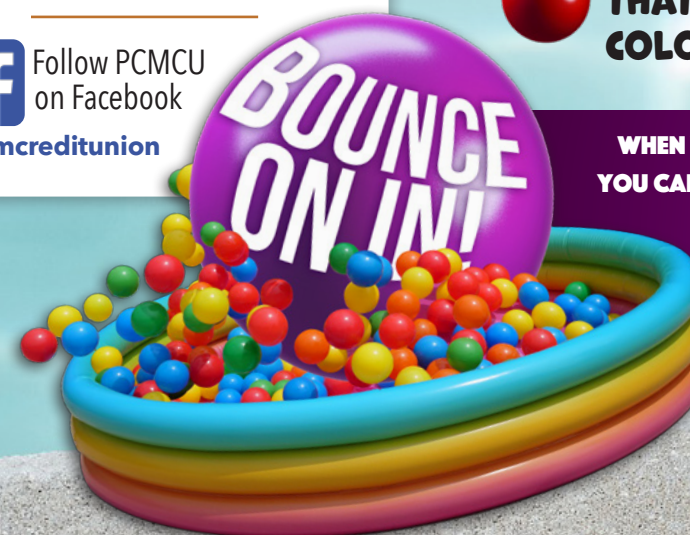
PCMCU will be closed on the following days this year:

Monday, September 4th - Labor Day

Monday, October 9th - Columbus Day
(PCM Staff Training)



Follow PCMCU on Facebook
[@pcmcreditunion](https://www.facebook.com/pcmcreditunion)



HAVE A BALL GRAB A BITE

Welcome... to PCM Credit Union. This summer, join us at PCM for a ball and a BITE! Starting NOW until September 1st, when you bring your kids or grandkids to PCM in Green Bay or Marinette, they will be able to receive a free snack, and an entry into our Jurassic World Live Tour giveaway! The rules are simple:

PICK A COLORED BALL FROM THE POOL

BRING THE BALL TO AN MSR

RECEIVE THE SNACK THAT MATCHES THE COLOR OF YOUR BALL

WHEN YOU CLAIM YOUR SNACK,
YOU CAN ENTER YOUR NAME INTO A
DRAWING FOR 4 TICKETS TO

**JURASSIC
WORLD LIVE!**

Full rules available at
www.pcmcu.org



Produced by Feld Entertainment

Clean & Clear

Digital, printable, and Spanish versions of PCM's great rates are now available in one location. Scan the QR code to view.

Scan for Rates

(Ahora disponible en español)



STUDENT LOAN REPAYMENT

Done with School? If so, you should begin to reach out to your creditor(s) to see how you can setup payment arrangements. With payments resuming in **October 2023** after being on pause since March 2020, many other students will be doing the same. By reaching out sooner, hopefully you can reduce your wait times to speak with a representative.

Keep in mind that interest starts accruing in September so making your payment on time is important. Late payments can affect your credit report. Review your budgets early! And as always, be cautious of fraudsters trying to call/inquire to get your personal information.

Federal student loan payments are resuming this fall and many people are scrambling and concerned about what comes next.

Although payments don't officially resume until October, there are important steps to take now to prepare. PCM's partner, GreenPath, has compiled several resources to help guide, clarify, and help people understand their options and next steps:

Student Loan Services **855-748-1485**

GreenPath
financial wellness

FREE Webinar - Tuesday, August 15 @ 7:00PM - 7:30PM

"It's Time to Prepare for Student Loan Payments to Resume"

Register at
www.pcmcu.org



PCM is Ranked **NUMBER 1**



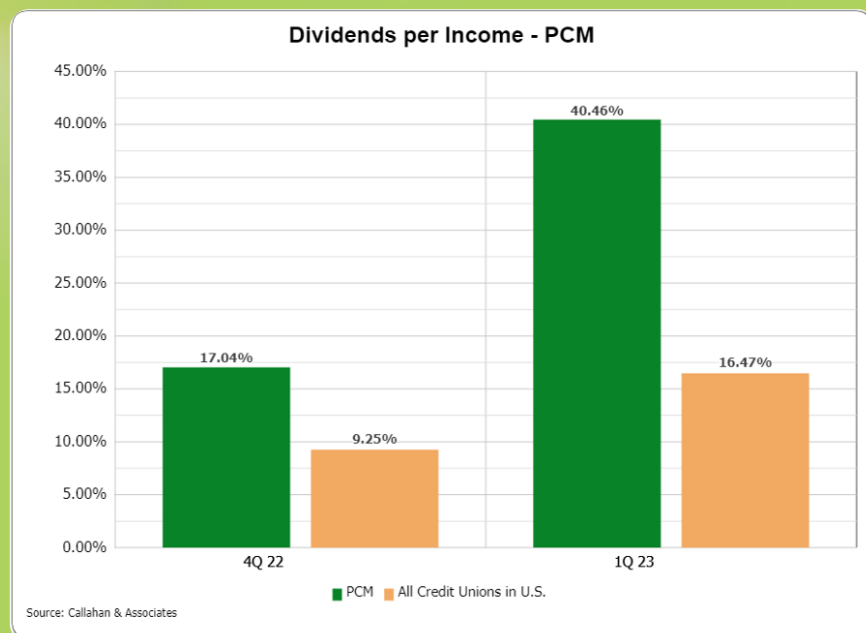
Callahan & Associates ranks PCM **#1** in Return Of The Member (ROM) out of 4,091 credit unions in the United States under \$500M in assets.

This prestigious ranking, described by Callahan & Associates as a measure of the value a credit union provides to its members, is one in which PCM has held a spot in the top 4 for the last decade for all US credit unions between \$250M to \$500M in assets.

PCM paid **2x more in dividends** than the average of all US credit unions as a percentage of first quarter income¹. At the start of the year, we said new rates could earn our members \$4M more in dividends than last year, and as of June 30th, we are more than halfway toward that goal. The graph below represents our commitment to *giving back to you*.

In this volatile and challenging rate environment, we are a leader in what we pay our members. This is a testament, not only to our financial strength but also to our commitment to the **People Caring More Philosophy** and YOU, our member-owners.

We also committed to no fee increases in 2023, closely aligning with our already low to no-fee structure. As of the first quarter, we earned 2/3 less in fee income than all US credit unions as a percentage of income¹.



CALLAHAN & ASSOCIATES
the credit union company

¹Data sourced by Callahan & Associates - www.Callahan.com.

PCM'S SUPER7

SEVEN MOBILE AND ONLINE ESERVICES TO CONNECT YOU WITH PCM... **ANYWHERE, ANYTIME!**

DIGITAL WALLET

APPLE PAY, GOOGLE PAY, SAMSUNG PAY



BILLPAY

SCHEDULE AUTOPAY AND PAY BILLS ONLINE



CARDS

MANAGE AND TRACK DEBIT AND CREDIT CARDS



ZELLE®

MAKE PERSON TO PERSON PAYMENTS



CREDIT SENSE

FREE CREDIT MONITORING SERVICE



E-SIGNATURES

SIGN DOCUMENTS AND LOANS ONLINE



MOBILE DEPOSIT

DEPOSIT A CHECK WITH A PHOTO



Home Improvement

If you are looking to get that home improvement project completed before fall, PCM Credit Union has our Home Improvement loan option with \$0 closing costs and turnaround times in one or two days.

Subject to credit approval.

pcm FRAUD NEWS



Making Person to Person Payments

What you need to know

Social Media Apps are targeted because they can be hacked easily. Be extremely cautious when transferring money via social media payment platforms.

If contacted by a person claiming to be from a legitimate company about protecting your money, do not let them coach you into transferring money into an electronic wallet or crypto currency account. Instead, contact the credit union immediately.

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 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! Also, never allow remote access/login to your computer/device.

Simplicity...

That's what a PCM Business Checking Account offers

Give us a call to get started!

920.499.2831

MEMBER ELIGIBILITY REQUIRED

Features

- No minimum balance requirement
- No transaction limits
- No check-deposit fees
- Low overdraft fees (\$3 & \$8)
- Dedicated support from our local team

Credit Card Interest Rates

If you look at your monthly minimum payment, but hardly see your credit card balance go down, the real difference is the interest rate. With average credit card interest rates above 20%, those monthly payments seem to only put a small dent in the balance. If you look at a \$1,000 balance, with a \$20 monthly payment, the balance won't be paid off for 109 months at 20%. If you look at PCM Credit Union's long-standing rate of only 9.88%, that balance would be paid off in just 65 months. That savings totals \$875 or paid off 44 months sooner. Interest rates can easily approach 29% very quickly, so take a look at your monthly statement regularly as most cards are subject to change every month.

If you feel like you are reaching the limit of your credit card. Reach out to our Loan Officers as we now have an ability to go up to \$25,000*.

*Pending credit approval

Subject to credit approval.

Subject to credit approval.