Always GROWING

"People Caring More" Let's do it together in 2024

Dear PCMCU Member,

This past year, PCM Credit Union has had to turn away new members almost every week. Why? Because we could not find a connection through family or a Select Employee Group for them to be eligible to open an account.

This is a testament to our People Caring More philosophy. Without question, the key to PCMCU's growth has been from our members having positive experiences and sharing those stories with family and coworkers. The road block exists from us not being able to say "Yes" to their friends and neighbors who hear about us, and find out they cannot join. This has prompted a big decision for PCM Credit Union.

Effective December 19, 2023:

PCMCU has expanded our membership eligibility to include anyone who lives, works, or is a part of a Select Employee Group (SEG) in the Wisconsin counties of Brown, Door, Kewaunee, Marinette, Oconto and Shawano.

This expansion will allow us to say, "Yes, you can become a member!" We also can explore more of our Northeast Wisconsin communities that are underserved by credit unions. With our high-quality e-services, PCMCU functions like a mobile branch. Finding creative ways to bring value to these areas will be a part of our strategic planning.

Serving Select Employee Groups has been a deep part of our roots and has attributed to our growth. These partnerships are still very important to us and we will continue to nurture these relationships as well as look for new ones. With businesses evolving, the SEG landscape has shifted and is not the driving force for growth that it once was. As a successful and thriving credit union, we must be open to change and new opportunities.

PCMCU has built a strong reputation. As your President, I can assure you that our team takes tremendous pride in our reputation and these key pieces:

- Preserving our uniqueness
- Asking "What is best for our members and credit union?" in every decision we make
- · Growth, Strength, and Continued Success

With your help we can make more of an impact for individuals, families, and the communities we serve. Let's do it together in 2024!

Sincerely,

Shelly Mellenberger, President/CEO PCM Credit Union www.pcmcu.org

