



Now is the Best Time to Purchase or Refinance Your Dream Home while Rates are Still Low!

With today's lower rates on mortgages, it's the perfect time to get more for your money at Pasadena Federal Credit Union. Whether you are in the market for your first home, your next home, or looking to refinance your current one, lower rates at Pasadena FCU can make your dream home a reality.

Mortgage rates are still low! Contact PFCU today to learn more!

We are committed to helping you save more with our wide variety of mortgage financing options. Our mortgage experts are here to help you find the one that's just right for you.

Low Rates. Flexible Terms.

- ✓ Fixed Rate Mortgages
- ✓ Adjustable Rate Mortgages (ARMs)
- ✓ Conventional or Custom Loans
- ✓ Jumbo Loans
- ✓ 24/7 Online Home Loan Center to apply when you want

Refinance with us and start saving money each month.

Refinancing your loan can offer you substantial benefits. You might be able to lower your monthly payments, shorten your loan term, or switch the loan type so you can save more.

Lock in your rate today! Visit pfcu.org for our 24/7 Home Loan Center, or call our Mortgage Advisor, Apryll Held of CU Partners/Stearns Lending, at (714) 513-7251.

Property must be located in California. Other restrictions apply; please contact PFCU for details. PFCU is an Equal Housing Lender.



NMLS #493794



Two Ways to Unlock the Cash in Your Home

Catch up on those home improvements before the weather turns. If your roof was leaking last year, or your rain gutters were clogged, now is the perfect time to set your to-do list in motion. Your home's equity can help to make projects happen. You can also use your home's equity for debt consolidation, education expenses, medical expenses, and more.

A Home Equity Line of Credit or Home Equity Loan can help fund what matters most to you.

Find out which Home Equity option fits your project. Call us at (626) 799-0882.

Important Dates

- Monday, October 14
Closed Columbus Day
- Monday, November 11
Closed Veterans Day
- Thursday-Friday, November 28-29
Closed Thanksgiving Holiday
- Tuesday, December 10, 11 am to 2 pm
Holiday Open House**
- Tuesday, December 24
Close 2:00 pm Christmas Eve
- Wednesday, December 25
Closed Christmas Day
- Tuesday, December 31
Close 2:00 pm New Year's Eve
- Wednesday, January 1, 2020
Closed New Year's Day



Coming Soon

Coming this fall is the launch of the all-new pfcu.org website. It's a very member-friendly site, regardless of what type of computer or mobile device you use to navigate. The new website features easier navigation, new tools like the improved ATM and Shared Branch locator, and Financial Education modules to help our members achieve their financial goals. And there's much more!

Holiday Open House Tuesday, December 10 11am to 2pm

Join us for food, fun, drawings, and more! Our Annual Holiday Open House will take place in the Hospitality Room of PFCU's lobby. Bring your friends, family, or co-workers. Everyone is welcome to attend the festivities.

Spark of Love Toy Drive

This December, share a little holiday magic by dropping off a new, unwrapped toy, game or sporting equipment in PFCU's Spark of Love Toy Box in our lobby. Gifts will be distributed to our local community by Pasadena's Fire Department.

PFCU Voted Favorite Credit Union in Local Reader Polls

Pasadena Federal Credit Union is honored to be voted "Favorite Credit Union" by Beacon Media News readers in 2019. This comes on the heels of being voted "Best Credit Union" (small-medium) by San Gabriel Valley News readers earlier this year. We also are grateful for your recent outpouring of support in the Pasadena Weekly "Best of Pasadena" voting this summer.

All of us at Pasadena FCU deeply appreciate your support as we keep our long-time focus on providing our members with personalized service along with great rates on loans and deposit products to help you build a strong financial future and to support our local community.

A big congratulations to Tiffany Yee, our CUSO Financial Services Advisor, for winning "Favorite Financial Advisor". Members have been attending her PFCU seminars throughout 2019 for help with investments and retirement goals, including long-term care planning. See page 4 for Tiffany's next seminar.

Pasadena FCU extends a heartfelt thank you to all of our members for your ongoing support, which enables us to offer some of the best rates in the industry.

Let's not keep PFCU the "best-kept secret" in Pasadena. We encourage you to share the gift of membership with your colleagues and family members so they can achieve their financial dreams, too.



Readers Choice poll is a community voting poll. The Readers Choice favorite award is determined by the most votes received and not indicative of an individual's performance. Inclusion on the Readers Choice list should not be construed as an endorsement by the San Gabriel Valley News Group or Beacon Media News.

3.00% APY* Certificate is Yet Another Reason to Love PFCU

It's almost impossible to find anyone paying 3.00% APY on a Certificate, but we do! It's part of our amazing rates for members only. Check the chart below for more ways to grow your money!*

| Super Variable and IRA Variable | |
|---------------------------------|-------|
| Minimum Balance | APY* |
| \$2,500 | 0.25% |
| \$10,000 | 0.35% |
| \$50,000 | 0.50% |
| Money Market Advantage | |
| Minimum Balance | APY* |
| \$75,000 | 1.25% |

| Certificates: \$1,000 or more | |
|-------------------------------|--------------|
| Term | APY* |
| 6 months | 1.40% |
| 12 months | 2.00% |
| 24 months | 2.20% |
| 36 months | 2.30% |
| 48 months | 2.50% |
| 60 months | 3.00% |

*APY = Annual Percentage Yield. All yields effective as of September 21, 2019. Dividends paid monthly. For Super Variable, IRA Variable, and Money Market, the APY is accurate as of the last dividend declaration date. Fees may reduce earnings. See account disclosures for details. IRAs insured separately by the NCUA. Other rates and terms available. Certificates may be subject to early withdrawal penalties.



Use Your PFCU Visa® and Enjoy Multiple Ways to Win!

Saving money is always a winning strategy. PFCU's Platinum Preferred Visa® rates are among the lowest in the market. We offer a **fixed rate as low as 8.99% APR*** for purchases and balance transfers with no annual fee and no balance transfer fee!

Score a Big Financial Victory by Transferring Balances to Your PFCU Card!

Pay off debt! Summer expenses, back-to-school shopping, and holiday spending can all take a toll on your wallet, but you can save a lot of money by transferring these balances to your PFCU card.

Research shows that too many consumers leave their purchases on credit cards with high interest rates; with the average credit card rate over 17.00%,** the cost of leaving the balances elsewhere can be nearly *twice* as much as they need to be. Consolidate all of your credit card debt onto your PFCU Visa credit card, and start saving money today!

This could be your dream NFL season!

When you use your Visa from **9/1/19-11/15/19** you'll be automatically entered for a chance to get on the field at Super Bowl LIV in Miami, FL.***

Full prize package includes:

- Two (2) tickets to Super Bowl LIV
- Pre-game coin toss experience¹
- A \$1,000 shopping spree at the NFL Shop
- Airfare, hotel, and ground transportation



Make Your PFCU Credit Card the "Champion" of Your Wallet!

Put your PFCU Visa card at the top of your wallet to take advantage of our low interest rates and all of the other benefits our Platinum credit cards offer. It's the best choice for everyday purchases, emergency bills or holiday shopping. Save more this holiday season when you set up your PFCU Visa card as the default payment card for Amazon and your favorite online merchants.

If you have our credit card, be sure it's at the top of your wallet. If you don't have our card, it takes just a few minutes to apply online at pfcu.org.

*APR=Annual Percentage Rate. Rates range from 8.99% to 17.99% based on credit worthiness; rates as of September 21, 2019, and subject to change without notice. Loan applications subject to credit approval. Please visit www.pfcu.org for rate information and other details.

**Bankrate.com, "Credit Card Interest Rates Surge Over 17% for the First Time Ever", June 2018.

***NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN THE VISA 2019 NFL SWEEPSTAKES. Open only to legal 50 U.S. & D.C. residents who are 18 or older as of 9/1/19. Void in P.R. and where prohibited. Begins at 12:00 AM PT on 9/1/19, and ends at 11:59PM PT on 11/15/19 ("Promotion Period"). **TO ENTER:** 1) *Automatic Entry:* An eligible Visa cardholder will automatically receive one (1) Sweepstakes entry for each eligible Visa purchase made during the Promotion Period at a participating merchant location in the U.S. **BONUS ENTRY:** An eligible Visa cardholder will automatically receive one (1) bonus Sweepstakes entry for each eligible Visa purchase made using his/her contactless Visa card during the Promotion Period. Only Visa contactless card transactions are eligible for bonus entry. Transactions made with payment-enabled devices such as mobile phones or wearables like smart watches are excluded from bonus entry 2) *To Enter by Mail Without Purchase or Obligation:* Hand-print your name, street address, city, state, ZIP code, and daytime and evening telephone numbers (including area code), and email address, on plain 3" x 5" paper, and mail it in a #10 envelope with sufficient postage affixed, to: Visa 2019 NFL Sweepstakes, P.O. Box 7734, Melville, NY 11775-7734. Mailed entries must be postmarked between 9/1/19 and 11/15/19, and received by 11/25/19. Enter as often as you wish; however, each mailed entry will count as two (2) entries into the random drawing and must be mailed in a separate postmarked-and-stamped envelope. Mechanical reproductions prohibited. **PRIZE:** The Ultimate Super Bowl LIV Fan Experience consisting of a 4-day/3-night trip for two (2) people (winner and 1 guest) to Super Bowl LIV in Miami, FL, scheduled to take place from January 31, 2020 to February 3, 2020. Prize includes two (2) tickets to Super Bowl LIV, round-trip economy class air transportation for two (2) people from a major U.S. gateway airport nearest the winner's home, transportation to/from airport and hotel and all scheduled activities, hotel accommodations (one room, double occupancy), two (2) tickets to the Super Bowl Experience, the opportunity to watch the pre-game coin toss on the field at Super Bowl LIV (subject to availability), a \$1,000.00 shopping spree at the NFL shop (for winner only), Visa/Super Bowl LIV gift (for winner only), a \$250 Visa Prepaid product (for winner only), plus the opportunity for winner and guest to meet a Sponsor-specified NFL Player (subject to availability). Grand Prize will also include \$7,800 cash (awarded in the form of a check to winner) that can be used toward the payment of income taxes associated with the prize. **ARV: \$26,000. ODDS:** Estimated odds of winning are 1 in 13,801,430,838; however, the actual odds of winning depend upon the total number of eligible entries received. Sweepstakes subject to complete Official Rules, available at www.visa.com/NFLUltimateFanExperienceFullRules. **SPONSOR:** Visa U.S.A. Inc., P.O. Box 8999, San Francisco, CA 94128-8999. The NFL Entities have not offered or sponsored this Sweepstakes in any way.

¹Subject to change



Security App for PFCU Credit and Debit Cards

SecurLOCK Equip mobile app is now available to help our members have better control of their credit and debit cards. It's a simple and secure way to manage and monitor card transaction activity with instant notifications whenever your cards are used.

The SecurLOCK Equip app allows you to turn cards on and off, get real-time transaction alerts, set spending limits, and specify geographic locations where you want your cards to be used. Going on vacation? You can easily reset any alert to your new destination from your smartphone.

The SecurLOCK Equip app is free and available for PFCU members at the App Store and Google Play.



Protect Your Credit this Holiday Season

Whether you're shopping online or at the mall, keep your eye on your credit and debit cards.

Limiting the number of cards you use can help you keep track of what you've spent. When the statement arrives, you can easily compare the receipts to your statement and spot any odd charges.

Contactless Cards are Coming Soon!

PASADENA FEDERAL CREDIT UNION

1038 South Fair Oaks Avenue
Pasadena, CA 91105

Mailing Address: P.O. Box 7132
Pasadena, CA 91109-7132

Hours: Monday - Wednesday 8:00 am - 5:00 pm
Thursday 9:00 am - 5:00 pm
Friday 9:00 am - 6:00 pm
Saturday & Sunday Closed

Find one of 5,000+ Shared Branch locations at
www.alco-op.org (many open on Saturday)

ATM Locations

Pasadena Federal Credit Union
1038 South Fair Oaks Avenue (24/7 access)
Deposits accepted at this machine

Pasadena Police Department
207 North Garfield Avenue (24/7 access)

Pasadena City Hall
100 North Garfield Avenue (business hours only)

Pasadena Public Works, 2nd Floor
233 West Mountain Street (business hours only)

Art Center College of Design–Hillside Campus
1700 Lida Street (business hours only)

Art Center College of Design–South Campus
1111 South Arroyo Parkway, 3rd Floor
(business hours only)

Fee-Free ATM access at CO-OP ATMs
www.alco-op.org

Text your zip code or current address to 91989
for surcharge-free ATMs near you.

Free Mobile Banking

Pasadena FCU App available from Apple's
App Store & Google Play

CONTACT US:

(626) 799-0882 (800) 445-PFCU (7328) Toll-Free

Website www.pfcu.org
VISA® Credit Cards www.ezcardinfo.com
Facebook [pasadenafcu](https://www.facebook.com/pasadenafcu)
Twitter [@pasadenafcu](https://twitter.com/pasadenafcu)
YouTube [PFCU and YouTube](https://www.youtube.com/pfcuandyoutube)

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Your savings federally insured to at least \$250,000 and backed by the full
faith and credit of the United States Government. National Credit Union
Administration (NCUA), a U.S. Government Agency.

Required Minimum Distributions (RMDs)

Required minimum distributions, often referred to as RMDs or minimum required distributions, are amounts that the federal government requires you to withdraw annually from traditional IRAs and employer-sponsored retirement plans after you reach age 70½ (or, in some cases, after you retire). You can always withdraw more than the minimum amount from your IRA or plan in any year, but if you withdraw less than the required minimum, you will be subject to a federal penalty.

The RMD rules are calculated to spread out the distribution of your entire interest in an IRA or plan account over your lifetime. The purpose of the RMD rules is to ensure that people don't just accumulate retirement accounts, defer taxation, and leave these retirement funds as an inheritance. Instead, required minimum distributions generally have the effect of producing taxable income during your lifetime.

In our Upcoming Seminar, Tuesday, October 29, from 12:15-1:00 pm, we will discuss RMDs, and considerations about what you can do with them:

- What Are Required Minimum Distributions (RMDs)?
- Which Retirement Savings Vehicles Are Subject to the RMD Rules?
- When Must RMDs Be Taken?
- How Are RMDs Calculated?
- Should You Delay Your First RMD?
- What If You Fail to Take RMDs As Required?
- Can You Satisfy the RMD Rules with the Purchase of an Annuity Contract?
- Tax Considerations
- Inherited IRAs and Retirement Plans

This complimentary seminar will be presented by Tiffany Yee of CUSO Financial Services, and will be held in the Hospitality Room of PFCU's lobby at 1038 S. Fair Oaks Avenue. Please RSVP at (626) 799-0882 or email Tiffany at Tiffany.Yee@CUSOnet.com.

*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. **Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal.** Investment Representatives are registered through CFS. The Credit Union has contracted with CFS for investment services. Atria Wealth Solutions, Inc. ("Atria") is a modern wealth management solutions holding company. Atria is not a registered broker-dealer and/or Registered Investment Advisor and does not provide investment advice. Investment advice is only provided through Atria's subsidiaries. CUSO Financial Services, LP is a subsidiary of Atria.

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RMD Seminar
Tuesday, October 29
12:15-1:00 pm
RSVP (626) 799-0882