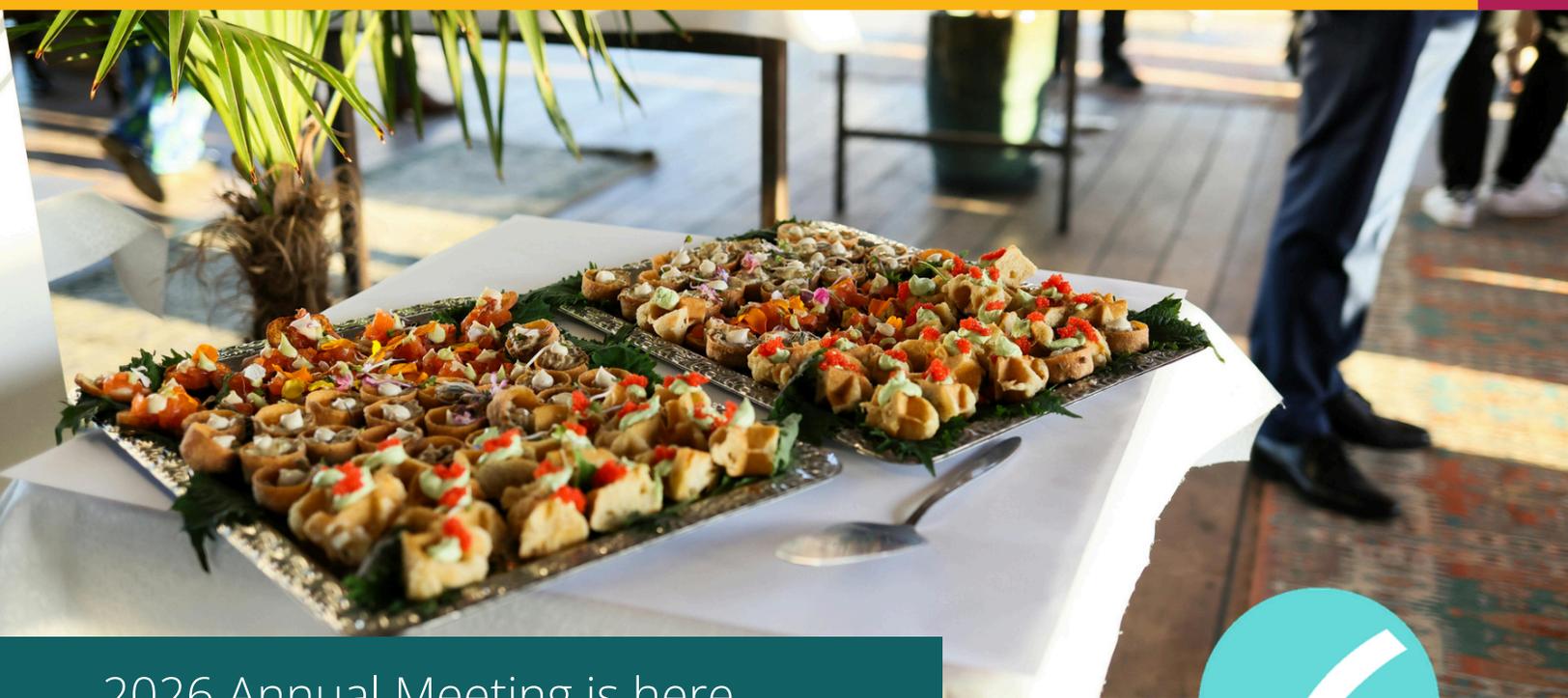




WITH YOU, EVERY STEP OF THE WAY



2026 Annual Meeting is here

Please join us in celebrating our 2026 Annual Meeting.

**Wednesday, May 13, 2026**

Cafe Santorini - 64 W Union St, Pasadena, CA 91103

3:00 - 5:00PM Cocktail Hour

5:00 - 6:00PM Annual Meeting



### Register now to reserve your spot

This event is on a first-come, first-served basis for members only. RSVP is required. Please have your member ID ready when registering by email ([pfcu@pfcu.org](mailto:pfcu@pfcu.org)), by phone (800-445-7328) or at any [branch location](#).

Due to limited capacity, we will not be able to accept any additional RSVPs once we reach the maximum limit.

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# HERStory 2026: The Path Forward for Pay Equity



Our very own Diana Herrera recently attended HERStory 2026: The Path Forward for Pay Equity, hosted by the City of Pasadena's Commission on the Status of Women in honor of Women's History Month.

The event brought the community together for meaningful conversations around closing the pay gap and advancing workplace equity, featuring a powerful panel and excerpts from Lilly, the film highlighting Lilly Ledbetter's fight against wage discrimination.

Pictured here, Diana had the opportunity to connect with Rachel Feldman, the director of Lilly, making the experience even more impactful. We're proud to support events that uplift, educate, and empower our community.

## Pasadena Community Business Academy



We were proud to host the first ever Pasadena Community Business Academy in partnership with LIFT L.A. at our Lake Branch Community Center.

Over 25 entrepreneurs and aspiring business owners gathered to kick off this exciting program, coming together to learn how to establish, grow, and sustain their business ideas. From seasoned entrepreneurs to dreamers taking their first steps, the room was filled with energy, curiosity, and ambition.

Pasadena Federal Credit Union is honored to welcome these innovators into our space and support programs that empower small businesses and strengthen our local economy. We're excited to see what these entrepreneurs build next.

## Put Your Home's Equity to Work — At a Rate You'll Love

*A message from James Chang, President & CEO, Pasadena Federal Credit Union*

### Dear Valued Member,

If you own a home, chances are your property has steadily gained value over time—creating equity that belongs to you. As CEO, one of my top priorities is ensuring our members understand how to make the most of that value.

I'm pleased to highlight our Home Equity Line of Credit (HELOC), currently offered at a promotional introductory rate of 5.99% APR\* for the first 12 months, with no application fees for a limited time. It's one of the most versatile financial tools we provide, and I want every eligible homeowner to be aware of this opportunity.

### A Personal Note

With years of experience in financial services, I've seen that many homeowners either underestimate the potential of their home equity or feel unsure about how to begin. That hesitation is understandable. Your home is likely your most valuable asset, and any decision involving it should be made thoughtfully and with guidance you trust.

What sets us apart is our approach. When you connect with us, you're not routed through an automated system or distant call center. You'll speak directly with our local loan specialists—professionals who understand our community, the local housing market, and, most importantly, your unique financial goals.

With a 5.99% APR\* introductory rate for the first year, this is an excellent opportunity to put your equity to work. Whether you're planning home improvements, consolidating higher-interest debt, or simply want access to a flexible financial resource, now is a great time to explore your options. As this is a limited-time offer, I encourage you to take advantage of it while it's available.

### Ready to Get Started?

Getting started is easy. Call our home loan specialists directly at (800) 445-7328 during business hours, or email us at [pfcu@pfcu.org](mailto:pfcu@pfcu.org). You can also visit [pfcu.org/loans/home-equity-loans-and-lines](http://pfcu.org/loans/home-equity-loans-and-lines) to learn more.

Your home has been working hard for you. Let's make sure you're getting everything it has to offer.

With appreciation,  
James Chang



*\*APR = Annual Percentage Yield. Terms and conditions apply. See website for more details.*



## 4.99% APR\* Low Rate Auto Loans

- One of the lowest in the market!
- Apply securely and conveniently through our Online Banking and Mobile App - complete your application in minutes.
- 90-Day Deferral Period and Pre-Approvals also available.

\*APR = Annual Percentage Yield. Terms and conditions apply. See website for more details.

## Access Your Accounts Online 24/7

Did you know you can access your statements digitally anytime and anywhere? Log in using our Online Banking or Mobile App to check if you're enrolled with eStatements! It's easy and only takes a few minutes to set up.

- Go green and help save the environment by going paperless.
- Get on top of your monthly statements - receive an email notification every month when your eStatement is ready, conveniently stored in one place, and get peace of mind that your statements are safe and secured 24/7.
- Fast and easy to set up - just click on "Statements" in the main menu and follow the prompts to enroll.

## No credit card or loans needed to build credit

We are proud to announce that we have partnered with Bloom+, a powerful financial reporting tool that allows you to connect your Pasadena FCU checking account and report up to five recurring bill payments to a major credit bureau. Say hello to a new era of credit building! To enroll, simply log in on Online Banking or our Mobile App (More Services > Loan Services > Bloom+) or visit [pfcu.org/services/bloomplus](http://pfcu.org/services/bloomplus) for more details.

## We Appreciate Our Dear Members

Thank you for choosing and trusting Pasadena Federal Credit Union as your financial partner. We truly appreciate your patience and continued support, and we remain committed to putting our members first by delivering better products, personalized service, and financial solutions designed around your needs.

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Contact us: 800-445-PFCU • [pfcu.org](http://pfcu.org)  
Questions & comments: [pfcu@pfcu.org](mailto:pfcu@pfcu.org)  
ATMs & Shared Branches: [allco-op.org](http://allco-op.org)

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.

