



Improve Your Home While Saving More Money! Our New HELOC Rate Beats the Competition!

We've been telling you for months that home loan rates are at historic lows. Now, we have introduced a Home Equity Line of Credit (HELOC) to save homeowners even more money. In fact, our new HELOC rate is lower than at most other financial institutions – it's another great benefit of your Pasadena FCU membership!

Variable APR as low as PRIME RATE minus 0.25%*

No matter how many draws you take, your variable rate will remain tied to the current prime rate – no gimmicks or "teaser" rates here!* When the draw period ends in 10 years, your line will switch to a fixed rate with 15 years to repay so that your monthly payments remain low.

At the new lower rates, our HELOC gives you more money to spend on a new roof, a new room, a renovated kitchen, a freshly-landscaped lawn, a pool or other backyard improvements, and much more. Borrow a little today, tomorrow, or whenever an opportunity, project or financial need pops up.

- ✓ **Home Improvements:** Use the funds to increase your home's value and enjoy living the lifestyle you want
- ✓ **Home Repairs:** Make your home safe from winter storms, summer heat, and much more for years to come
- ✓ **Financial Peace-of-Mind:** Sleep soundly knowing you have access to cash when you need it most, especially for unexpected repairs

Add value to your home and turn your residence into your dream home, all while saving money with our HELOC. The interest might be tax deductible!**

If you are ready to improve your experiences at home, choose Pasadena FCU for your Home Equity financing. Compare and see how much you can save! Apply today, and have the money you need when you need it.

* The Annual Percentage Rate ("APR") is variable, based on an index plus a margin and subject to change quarterly at the start of each calendar quarter. The index is the highest Prime Rate published in The Wall Street Journal on the last business day of the second month of the prior calendar quarter (February, May, August, November) ("Prime"). Prime is a variable rate; as it changes, the APR on your account will also change, and may increase after the line of credit is opened and/or after funds are accessed. The margin is based on your credit rating, and ranges from -0.25% to 5.00%. Over the life of the HELOC, the minimum APR is 3.00% and the maximum APR is 18.00%. The APR as of September 15, 2020 ranges from 3.00% to 8.25%, depending on credit rating. The APR does not include costs other than interest. There is no annual fee. A \$450 processing fee applies for lines of credit up to \$100,000; a \$650 processing fee applies for lines of credit over \$100,000. Please see Fee Schedule for details. The draw period is 10 years, after which the interest rate is fixed at the then-current APR with a 15-year repayment period. The minimum line of credit is \$5,000, with a minimum advance amount of \$200; the maximum line of credit is \$275,000. A HELOC is secured by a first or second mortgage lien on your home, which must be one-to-four family residential real estate. It is available for up to 75% of the combined loan-to-value of the property securing the loan, and only on properties located in California. Rates and terms subject to change without notice. Credit is subject to credit review and approval; not all applicants will qualify. Flood and property hazard insurance may be required. Other restrictions apply; please contact Pasadena FCU at (626) 799-0882 for more details.

** Consult your tax advisor regarding the deductibility of interest.

NMLS #493794



Equal Housing
LENDER

Mortgage Financing

A record number of members financed their homes in 2020 with Pasadena FCU. It's the perfect time to take advantage of the historically low rates! Whether you are a first-time homebuyer, upgrading, downsizing, or refinancing – we are here to help you do it with competitive rates and affordable terms to find the best home loan for you.

Pasadena FCU and our partner CU Partners / Stearns Lending bring you a winning combination of expertise. To apply for a loan, or get a rate quote, call our Home Loan Specialist, Apyrll Held at (714) 513-7251, or email aheld@stearns.com.

Important Dates

Monday, October 12
Columbus Day

Wednesday, November 11
Veterans Day

Thurs. and Fri. November 26 & 27
Thanksgiving Holiday

Thursday, December 24
Christmas Eve, Close at 2pm

Friday, December 25
Christmas Day

Thursday, December 31
New Year's Eve, Close at 2pm

Friday, January 1, 2021
New Year's Day

Spark of Love Toy Drive

Once again, Pasadena FCU is celebrating the Spark of Love Toy Drive. For decades, we have successfully collected thousands of gifts for those underserved children and teens in our community.



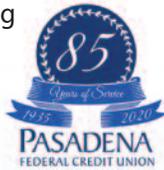
If you would like to help, please drop off new, unwrapped toys and sports equipment in our Lobby during December.

Holiday Open House

Unfortunately, our Annual Holiday Open House is canceled due to current COVID-19 restrictions. Check our website for any future updates or changes. We wish you a safe and happy holiday season!

Celebrating 85 Years

Thank you to everyone who logged into this year's Annual Meeting online, September 22nd. Instead of our traditional in-person gathering celebrating our 85th Anniversary, this year's virtual meeting was hosted live to help protect our members, employees, and the communities that we serve to avoid the spread of COVID.



Congratulations to Douglas Duong and Veronica Jones, who were each elected to a two-year term on the Board of Directors at the 2020 Annual Meeting.

The Pasadena FCU nominating committee is looking for members who are interested in participating on the Board or the Supervisory Committee. As a director, you will help to shape the future of Pasadena Federal Credit Union, working with management, fellow board members, and volunteers. For more information about joining the Board or the Supervisory Committee, email annualmeeting@pfcu.org.

Keep Your Money Safe with these Holiday Tips

Keeping your finances safe is a good idea all year long, but especially during the holiday season. Criminals create new ways every year to steal your money and personal information.

While most of us are shopping online these days, porch pirates are scouting our neighborhoods, while cyber thieves are sending scam emails with subject lines reading "USPS Failed Delivery" or something similar. Don't open scam emails no matter how legitimate they may seem. If in doubt, use the tracking number the online merchant has given you.

Whether they're stealing packages or stealing personal data, at least you can protect your finances.

Instead of waiting for your monthly statements to arrive, enroll in online banking where you can review your accounts whenever you have a spare moment. Do it often.

Or, give yourself more control and set up Alerts for your credit and debit card transactions. Get real-time alerts, 24 hours a day. You can monitor your activity and catch unauthorized transactions if they happen with the SecurLOCK Equip mobile app. It's free and available for Pasadena FCU members.

Alerts are easy to set up. Manage how and where your cards are used. Set spending limits, create alerts for certain transactions, set location boundaries, or lock your card if lost or stolen. And you can turn your card on or off in seconds, whenever you want.

SecurLOCK Equip mobile app provides that extra layer of security. Download available at the App Store and Google Play.

Deposit Yields on Liquid Accounts

At the September 2020 Board Meeting, Pasadena FCU's Board of Directors declared the following rates effective October 1, 2020.

Super Variable and IRA Variable	
Minimum Balance	APY*
\$2,500 to \$9,999.99	0.15%
\$10,000 to \$49,999.99	0.25%
\$50,000 or more	0.30%
Money Market Advantage	
Minimum Balance	APY*
\$75,000	0.50%

Savings Accounts	
Account Type	APY*
Primary Savings	0.05%
Other Savings	0.05%
Club Accounts	0.05%
Advantage Checking	
Minimum Balance	APY*
\$100	0.05%

*APY = Annual Percentage Yield. All yields effective as of October 1, 2020. The APY is a variable rate and is subject to change. Fees could reduce earnings on these accounts; please see the Truth-In-Savings Agreement and the Fee Schedule for details.



Wherever you Shop Online or In-Store, make sure you pay with a Visa Credit Card from Pasadena FCU

The holidays are almost here. Using the right credit card can save you money, whether you're purchasing online gifts, traveling, or buying extra groceries for a holiday meal. It is the season when your credit card gets a workout. Make sure it's our Visa credit card. You'll save so much money with a low fixed interest rate that never changes.

Visa Platinum Preferred



Fixed Rate as low as **8.99%** APR*

Visa Platinum Rewards



Fixed Rate as low as **12.99%** APR**

Save more compared to other cards in the market:

- ✓ No Annual Fee
- ✓ No Cash Advance Fee
- ✓ No Balance Transfer Fee
- ✓ Discounted auto loan rates¹

Pay with Pasadena FCU's Visa for a Chance to Win \$10,000 and the Ultimate NFL Gift Box

Pay with Visa for a chance to win this selection of NFL prizes that will keep you cheering for many seasons to come. Use your Visa Card from October 1st through November 30th, 2020, to be entered automatically. Tap to pay with a Visa contactless card or device for a bonus entry.

NFL Gift Box includes:

- ✓ Microsoft Surface
- ✓ Bose Noise Cancelling Headphones
- ✓ Madden NFL 21 & game console
- ✓ \$500 NFLShop.com coupon
- ✓ and more

Pay with your Pasadena FCU Visa credit card to save with a low interest rate; you may even win! Don't have our card? It's easy to apply at www.pfcu.org.

*APR=Annual Percentage Rate. Rates range from 8.99% to 17.99% based on credit worthiness; rates as of September 23, 2020, and subject to change without notice.
**APR=Annual Percentage Rate. Rates range from 12.99% to 17.99% based on credit worthiness; rates as of September 23, 2020, and subject to change without notice.
Loan applications subject to credit approval. Please visit www.pfcu.org for rate information and other details.

¹A member with an active Pasadena FCU Visa Credit Card gets 0.50% off the APR of an auto loan (restrictions may apply).

NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN THE VISA 2020 NFL SWEEPSTAKES. Open only to legal 50 U.S. & D.C. residents who are 18 or older as of 10/1/20. Void in Puerto Rico and where prohibited. Begins at 12:00 AM PT on 10/1/20, and ends at 11:59 PM PT on 11/30/20 ("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 or using his/her Visa card with a payment-enabled device during the Promotion Period. 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 2020 NFL Sweepstakes, P.O. Box 7769, Melville, NY 11775-7769. Mailed entries must be postmarked between 10/1/20 and 11/30/20, and received by 12/7/20. 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: One (1) Grand Prize: \$10,000 (awarded in the form of a check) and a Visa NFL Gift Box. The Visa NFL Gift Box includes a Microsoft Surface, Bose Noise Cancelling Headphones, a Game Console, a Madden NFL 21 Game, a \$500 Lowes gift card, a \$500 NFLShop.com coupon code, a one (1) year subscription to NFL Game Pass valued at \$100 (awarded electronically via a code) and a year's worth of game day snacks valued at \$650, awarded in the form of a \$650 Visa Gift Card. Grand Prize will also include \$5,800 cash (awarded in the form of a check) that can be used toward the payment of income taxes associated with the prize. ARV: \$19,310. ODDS: Estimated odds of winning are 1 in 11,344,720,444; however, the actual odds of winning depend upon the total number of eligible entries received. Sweepstakes subject to complete Official Rules, available at this location and www.visa.com/NFLUltimateSweepstakesFullRules. 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.



Four Great Reasons to Get an Auto Loan Here

Buying a new or slightly pre-owned vehicle is a big purchase for most of us, but getting financing at the dealer can be a major hassle. Come to Pasadena FCU before you shop. Here's why:

- 1. Auto Loan Rates Have Dropped.** To celebrate our 85th anniversary, Pasadena FCU's loan rates for New Autos, Used Autos, and Motorcycles are as low as **1.85% APR***
2. When you get pre-approved with our lending department, you're ready to think about the total cost of the car once you're at the dealer. A common practice most dealers use is pricing the vehicle in terms of a monthly payment and not the total cost of the car. Options and add-ons that you might not need are buried into the contract. This "up-selling" can cost you a lot of money!
3. We offer our members a free auto buying service. Call our Auto Expert Andrew Ackerman at (626) 533-6048 and tell him what you're searching for. He'll find it at great pricing and even deliver it to Pasadena FCU's parking lot so you get an easy and hassle-free buying experience.
4. The holidays are coming. If you're looking for a gift for someone special, or a treat for yourself, let Pasadena FCU help you save money!

Apply for a loan online at pfcu.org or call (626) 799-0882.

*APR = Annual Percentage Rate. All rates (APRs) shown include a 0.50% discount for Automatic Payment from a PFCU Checking Account and an additional 0.50% discount for an active Visa Credit Card for loans that are eligible. 1.85% APR at 60 months = \$17.47 per \$1,000. All rates quoted are the lowest rate subject to credit approval. Term determined by loan amount. Rate may be higher based on individual credit and loan term.

Pasadena Federal Credit Union is not affiliated with Auto Expert and does not warrant or guarantee the product or the services offered by Auto Expert.

PASADENA FEDERAL CREDIT UNION

1038 South Fair Oaks Avenue
Pasadena, CA 91105

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

Hours Temporarily Revised to:
Monday - Friday 9:00 am - 2:00 pm
Saturday & Sunday Closed

Find one of 4,500+ Shared Branch locations at
www.allco-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.allco-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

Call us at our Contact Center:

(626) 799-0882 (800) 445-PFCU (7328) Toll-Free
Mon-Wed 8:00am-5:00pm; Thu 9:00am-5:00pm;
Fri 9:00am-6:00pm; Closed Sat & Sun

Website www.pfcu.org
VISA® Credit Cards www.ezcardinfo.com
Facebook [Pasadena FCU](https://www.facebook.com/PasadenaFCU)
Instagram [pasadena.fcu](https://www.instagram.com/pasadena.fcu)

BOARD OF DIRECTORS

R. Haluschak, Chair
D. Duong, Vice Chair
D. Coates, Secretary
V. Jones, Treasurer
R. Derderian, Director
B. Weitkamp, Director Emeritus
R. Bicker, Director Emeritus

SUPERVISORY COMMITTEE

D. Duong, Chair
J. McDermott
L. Hammond

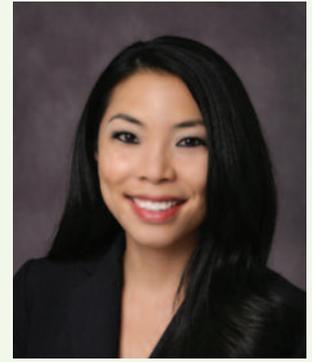
PRESIDENT/CEO

Gary Skraba

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.

2020: Your Financial Position

From Tiffany Yee of CFS



Tiffany Yee, CFS Financial Advisor

2020 has certainly been an unpredictable and different year to say the least. Though the events of 2020 may have been postponed or changed your immediate and near term goals, your long term hopes and dreams may be no different. Many people still want to buy a home, put their children through college, and retire with a comfortable income. But the world has become a more complex place, especially when it comes to your finances. With current market conditions, you may benefit from a comprehensive financial plan to evaluate your current position to meet any challenges on the horizon and to help secure your future.

Services our CFS financial advisor provides:

- Set financial goals
- Determine the state of your current financial affairs by reviewing your income, assets, and liabilities, evaluating your insurance coverage and your investment portfolio, assessing your tax obligations, and examining your estate plan
- Develop a plan to help meet your financial goals which addresses your current financial weaknesses and builds on your financial strengths
- Make recommendations about specific products and services (many advisors are qualified to sell a range of financial products)
- Monitor your plan and periodically evaluate its progress
- Adjust your plan to help meet your changing financial goals and to accommodate changing investment markets or tax laws

Please call Tiffany Yee at (626) 441-7141 or email tiffany.yee@cusonet.com to learn more about our services, and thank you for the confidence you place in our team to assist you with your Retirement, Investment, and Financial Planning needs.

*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.

