



## Do More this Summer with PFCU's Visa® Credit Card

A record number of members are taking advantage of one of the best benefits of credit union membership by getting a PFCU Visa credit card! Summer is the perfect time to use it for travel, home improvements, family barbeques, and everyday purchases. It's the go-to card for everything on your shopping list, including back-to-school expenses!

You'll save on every purchase with a fixed rate as low as **8.99% APR\***, compared to average industry rates of over 17.00%.<sup>1</sup> Most other cards offer variable rates that can quickly increase; our card offers peace of mind with the same low rate each month.

### More card benefits add up to additional savings!

- ✓ No Annual Fee
- ✓ No Cash Advance Fee
- ✓ No Balance Transfer Fee
- ✓ Auto Rental Liability Insurance
- ✓ Travel and Emergency Services Coverage
- ✓ Extended Warranty on purchases made in full using our credit card



### Looking to add rewards to your purchases?

Earn valuable points with Visa Platinum Rewards while enjoying a fixed rate that is lower than most other rewards cards. You decide how to get the most out of your points, which can be redeemed for Cash, Travel, Gift Cards, or your choice of rewards from a catalog with a wide variety of options.

### Enjoy additional control on your PFCU Credit Card.

- Easily transfer balances from high-rate cards to your PFCU card with **no** Balance Transfer Fee and start saving money on interest payments!
- Set up alerts to help you manage your account and set up fraud controls.

If you have a PFCU Visa credit card, you made a great choice!

If you don't have our card, call us today at (626) 799-0882.

### It's one of the best benefits of PFCU membership!

\*APR=Annual Percentage Rate. Rates range from 8.99% to 17.99% based on credit worthiness; rates as of June 11, 2019, and subject to change without notice. Loan applications subject to credit approval. Please visit [www.pfcu.org](http://www.pfcu.org) for rate information and other details. <sup>1</sup>Bankrate.com, "Credit Card Interest Rates Surge Over 17% for the First Time Ever", June 2018.

## Deposit Checks in a Snap! Go Mobile!

On the go this summer? Wherever your summer takes you, put PFCU in your pocket. Get your balances, pay bills, or deposit checks with the Pasadena FCU mobile app. Our enhanced deposit feature is easier to use than ever! All it takes is a few quick clicks! Simply snap a photo of your check, enter your deposit amount, and your deposit will be made into your checking or savings account.

Breeze through summer with Remote Deposit Capture. Download the "Pasadena FCU" app and enjoy another convenience from PFCU!



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## Important Dates

- Thursday, July 4, 2019  
Closed Independence Day
- Monday, September 2, 2019  
Closed Labor Day
- Monday, October 14, 2019  
Closed Columbus Day



## Auto Loan Rates are Still LOW



Rates  
as low as  
**2.74%**  
APR\*

PFCU offers our members some of the lowest loan rates in the market on new or used cars! We also provide substantial savings with additional benefits on Mechanical Breakdown Protection and GAP Advantage that can save you significantly over dealer plans.

Get pre-approved with PFCU before you shop. A pre-approval puts you in a cash position when negotiating the price so you can drive off the lot without the hassle of tricky dealer financing tactics.

Even better, use our Auto Expert auto-buying service: this service has saved members thousands of dollars! Call Auto Expert at (626) 228-8515 to start saving time and money on the way to your dream car.

Apply for an auto loan online at [pfcu.org](http://pfcu.org) or call (626) 799-0882.

\*APR=Annual Percentage Rate. Rate quoted current as of June 11, 2019 and is the lowest rate available on approved credit which includes up to 1.00% rate discount (0.50% for automatic payment transfer from a PFCU checking account and up to 0.50% for having or obtaining a PFCU Visa credit card). Auto payment at 2.74% APR per \$1,000 borrowed with a 60 month term is \$17.86. Individual rates may vary based on credit history, loan amount and term of loan. All vehicle-secured loans are subject to credit approval. All payments are estimates. All rates subject to change. Rate quoted not valid on current PFCU loans.

## Convenience Checking = More Savings for You!

Why pay to use your own money? While big banks keep adding fees to their checking accounts (the average cost at most major banks is more than \$66 per year<sup>1</sup>), our Convenience Checking account is free of the monthly service fee: you can save money rather than letting the big banks take it! Contact us today to open your account to enjoy the savings along with outstanding convenience.

Connect to your funds whether you're around the corner or across the country at over 30,000 surcharge-free ATMs. That's more ATMs than any traditional bank offers. You can also conduct transactions from coast-to-coast just as if you were at PFCU with more than 5,000 Shared Branch locations. To find the location(s) closest to you, visit our website and click on "Locations" or call (888) 748-3266.

### Set yourself free of monthly checking fees.

Sign up for Convenience Checking and be sure to enroll in Online Banking, Bill Pay, and eStatements. All this and no monthly service fee add up to convenience and savings when it comes to managing your money!

- No monthly service fee
- No minimum balance requirement
- No direct deposit requirement
- Free mobile banking with remote deposit convenience
- Optional overdraft protection available
- Open your account with as little as \$25

If you don't have a checking account with PFCU, make the switch now: It's easy! Call (626) 799-0882 today and start enjoying all of the benefits that come with being a PFCU member!

<sup>1</sup>Bankrate.com, "Survey: ATM fees hit a record high for the 14th year in a row", October 2018.



## Earn More with Higher Rates on Liquid and Certificate Accounts

*PFCU helps you get more for your money every day!*

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 June 11, 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.

# The Time is Right for Homebuyers

A booming economy contributed to higher home prices and lower inventory in Southern California, while interest rates fluctuated. Many potential buyers decided to wait things out until the real estate and financial markets settled down.

If you're one of those who've been waiting for a better time to buy, here's some good news. Not only have home prices stabilized in many areas, but interest rates still remain attractive: in some cases, mortgage rates are even lower today than a year ago. It's a great time to lock in a low rate!

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## *Personalized Home Loans. We'll Guide You Every Step of the Way.*

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Choosing a home and a mortgage is a very important decision. Fortunately, we have a variety of options to make it possible to buy or refinance a home.

Whether you're a first-time buyer or already a homeowner, learn more about affordable homeownership programs or refinancing options! Contact PFCU's Mortgage Advisor, Apryll Held of CU Partners/Stearns Lending, at (714) 513-7251. Apryll will help you take the next step for your dream home.



**PFCU Makes Dreams Come True.  
Purchase, Refinance or Remodel.**



## **Start Enjoying Your Home Inside and Out!**

Want a new look for your home? How about a room with a better view? Open your walls and let your backyard entertainment area come in. Summer is a great time to enjoy the outdoors, even when you're sitting indoors. Use your home's equity to make it happen.

### **We offer two great options to get you started:**

- Borrow the full amount you need for all of your home projects at an affordable fixed rate with a Home Equity Loan, or
- Borrow funds from a Home Equity Line of Credit to make improvements one at a time: today, tomorrow, next month and next year. Interest is paid only on the amount you withdraw.

A home improvement loan still has the potential for tax advantages.<sup>1</sup>

Apply today at [pfcu.org](http://pfcu.org) or call (626) 799-0882 to learn about affordable home loan options.

Home Equity Loans and Lines of Credit are available on owner-occupied California residences. <sup>1</sup>Check with your tax advisor for your individual situation.



NMLS #493794



## MEMBERS' RESOURCE

### 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.allco-op.org](http://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](http://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

### CONTACT US:

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

Website [www.pfcu.org](http://www.pfcu.org)  
VISA® Credit Cards [www.ezcardinfo.com](http://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)

### BOARD OF DIRECTORS

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D. Duong, Vice Chair  
D. Coates, Secretary  
V. Jones, Treasurer  
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R. Bicker, Director Emeritus

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J. McDermott

### 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.



# Pasadena FCU Voted SGV's Best Credit Union Again

Pasadena Federal Credit Union was voted Best Credit Union (small-medium) in "San Gabriel Valley's Best Readers Choice Awards" for 2019! PFCU is thankful to our members and the readers of *Pasadena Star-News*, *San Gabriel Valley Tribune*, and *Whittier Daily News* for your votes. We are honored that the exceptional products and services we provide to our members and the community have been recognized once again.

If you have family and co-workers who could benefit from PFCU's outstandingly low loan and credit card rates, high-yield savings accounts, and many free services such as Auto Buying and mobile banking, please refer them to PFCU and have a cup of coffee (or two!) on us.



## Retirement Planning

Available through CUSO  
Financial Services, L.P. (CFS)\*

Throughout your career, retirement planning will likely be one of the most important components of your overall financial plan. Whether you have just graduated and taken your first job, are starting a family, are enjoying your peak earning years, or are preparing to retire, your employer-sponsored retirement plan can play a key role in your financial strategies.

How should you view and manage your retirement savings plan through various life stages? CFS Financial Advisor, Tiffany Yee, can help answer all your retirement planning questions.

Call Tiffany today for a complimentary consultation at (626) 799-0882, ext. 241.

\*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 to make non-deposit investment products and services available to credit union members.

## Upcoming Seminars

If you feel less than confident about reaching your retirement goals, PFCU invites you to join us for two no-cost informational seminars, presented by Tiffany Yee of CUSO Financial Services.

**Wednesday, July 24, 12:15-1:00pm  
Long Term Care Planning**

Understand how financial and physical health may be intertwined.

**Tuesday, September 17, 12:15-1:00pm  
Income Options in Retirement**

Learn ways to generate dependable income that could last through your entire retirement.

Both seminars will be held in the Hospitality Room of PFCU's lobby at 1038 S. Fair Oaks Avenue. Please RSVP at (626) 799-0882.

