

the COMPASS



PASADENA
FEDERAL CREDIT UNION

COMMITTED TO HELPING MEMBERS SUCCESSFULLY NAVIGATE THEIR FINANCIAL JOURNEY

WINTER 2026



Start 2026 with less debt



And more peace of mind with our limited-time
Holiday Loan with rates as low as 8.99% APR.¹

That's significantly lower than the 12.22% APR² national average for personal loans, helping you save more for what matters most.

Whether you're paying off holiday shopping or travel expenses from the past season, our Holiday Loan offers a smart, stress-free way to reset your finances and begin the new year on solid footing.

Build credit without a loan or credit card

You can now build your credit history using the payments you already make every month, like rent, utilities, and phone bills. With Bloom+, a powerful financial reporting tool, you can connect your Pasadena FCU checking account and report up to five recurring payments to a major credit bureau, turning everyday expenses into real credit-building opportunities. A perfect way to jumpstart your credit building journey in 2026!

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¹APR = Annual Percentage Rate. Terms and Conditions apply. Visit our website for more details.

²Based on Bankrate.net's December Personal Loan Bankrate monitor data.

Holiday in the Park at Loma Alta



Our teammate Veronica Reigelman had the pleasure of attending a heartwarming community celebration hosted by the Rotary Club of Altadena, in partnership with Loma Alta Park and LA County Parks & Recreation. The event was filled with joy as families and children enjoyed arts and crafts, jumpers, and even real snow, creating a magical experience for all. A special highlight of the day was Build-A-Bear, who generously gifted every child their very own stuffed bear. It was a wonderful day of smiles, fun, and community connection, and we're proud to support events that bring families together.

As we reflect on moments like these during the holiday season, we're reminded that community is at the heart of everything we do. We are grateful to celebrate this time of year alongside our members and to continue serving you with care, trust, and dedication. Thank you for being part of our PFCU family, and we look forward to supporting you and your financial goals in 2026 and beyond.

Lift LA's Shark Tank-esque contest returns!



The PFCU team recently had the opportunity to serve as guest judges for LIFT L.A.'s Pitch Competition, part of their Community Business Academy supporting aspiring entrepreneurs across Los Angeles County. In this Shark Tank style event, participants presented their business ideas, with PFCU proudly sponsoring the winners and awarding a \$1,000 first-place prize. Over three days, our judges James, Naomi, Greg, Vidal, Delio, Veronica, and Rick reviewed nearly 80 pitches and selected three winners each day. It was an inspiring experience to support a diverse range of businesses, from healthy food catering and mobile notary services to glass-blown jewelry and home and business cleaning ventures. We're proud to continue championing small business growth in our community.



Recap of 2025: Bite of Reality

We had a great year doing Bite of Reality in 2026 and got wonderful notes from an interview with Lily Tran, Associate Director of Community Engagement and Partnerships at YWCA San Gabriel Valley, to reflect on the impact of our Bite of Reality financial simulation sessions with local youth. Through this partnership, teens are given a hands-on, engaging way to learn real-life money skills in a supportive environment. Lily shares her perspective on why these sessions matter and what makes Bite of Reality so effective.

What impact did Bite of Reality have on teens who attended, and what stood out most during the activity?

Lily: Teens gained real experience by learning how sales tactics can increase prices, while also practicing budgeting skills that helped them stay within their own means. While this was a learning experience, it was also fun, and you can really see that throughout the activity.

Why are financial education programs like Bite of Reality important for youth?

Lily: Financial literacy is a part of everyday life, yet many youth are not taught these skills in school. Youth often say they wish they had earlier exposure to financial education. Bite of Reality makes financial education fun and interactive, helping youth better understand and retain important life skills.

How would you describe your experience partnering with Pasadena FCU for this event?

Lily: Outstanding! Rick provides a safe and welcoming environment for both youth and adults to learn. We partner with Pasadena FCU to offer adult financial literacy education, alongside Bite of Reality for teens. The entire Bite of Reality team was friendly, engaging, and awesome. We're excited to welcome them back in March and July of 2026!

What would you say to schools or youth organizations considering Bite of Reality?

Lily: I highly recommend it. It's interactive, fun, and teens truly learn. When learning is engaging, complex topics like budgeting become easier to understand and retain.

Pasadena FCU is proud to partner with organizations like YWCA San Gabriel Valley to deliver meaningful, engaging financial education to youth and adults alike. Schools, nonprofits, and community groups interested in hosting Bite of Reality or other financial literacy workshops are encouraged to connect with us. Please email Rick Flores at rflores@pfcu.org to learn more about partnership opportunities and upcoming sessions.





Our Holiday Loan is still here

- Make your savings brighter with our as low as 8.99% APR* 12-month term Holiday Loan.
- Perfect for consolidating your holiday expenses from last year.
- Apply easily and securely through our online application on the website, or by logging in to Online Banking or our Mobile App.

*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 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
Questions & comments: pfcu@pfcu.org
ATMs & Shared Branches: allco-op.org

Your savings federally insured to at least \$250,000
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United States Government. National Credit Union
Administration (NCUA), a U.S. Government Agency.

