

Winter Newsletter



A Message From Your Manager ~

WOW! What a year 2019 has been and I am certain 2020 will continue to be just as successful! Take a look at what we have accomplished in 2019:

- New services created:
 - Remote Deposits
 - "Watch Me Grow – Kid Accounts"
 - Free Checking Accounts to Seniors/Students
 - Social Media – Facebook for announcements/Events
- New Branch Opening – Keeseville across from Arnold's

Please mark your calendars for this year's Annual Dinner Meeting – it will be held on Wednesday, May 13th at Westside Ballroom – more info will be coming soon.

As we grow, we have added new Staff – please help me welcome Talia Worden, Bailey McGregor, Dawn Labarre and Courtney Benway to our credit union.

Thank you all for your loyalty to #TeamPFCU and we look forward to a great year!
Happy New Year!

~ Maggie

Share Rates

| | <u>APR</u> | <u>APY</u> |
|--|------------|------------|
| | 0.35% | 0.35% |

Certificate Rates

| | <u>APR</u> | <u>APY</u> |
|------------|------------|------------|
| 12 mo. | 0.50% | 0.50% |
| 24 mo. | 1.00% | 1.00% |
| L/S 12 mo. | 0.50% | 0.50% |
| 36 mo. | 2.019% | 2.03% |

Dates of Closing

- January 20th – Closed
- February 17th – Closed

Save Your Way To Happier Holidays

Let's face it - the holidays are expensive. Travel, gifts, special meals and entertaining, postage and shipping costs all can bring on a significant holiday hangover once the "most wonderful time of the year" has passed. There is a way to make the aftermath of your 2020 holidays less stressful and more joyful: Open your Christmas Club Account at the credit union. By setting aside funds, you'll be in a much happier place come January 2021. Even tucking away \$20 per week will net you about \$1,000, the average amount spent on the winter holidays, according to the National Retail Federation's estimates. Set up an automatic transfer from your checking account to make saving painless. Then when it's time to start your shopping cart, you can enjoy it more knowing you have the funds available. Open your Christmas Club today.

Peru Branch

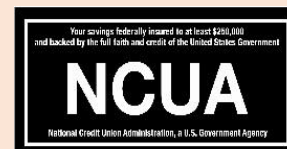
700 Bear Swamp Rd, PO Box 565
Peru, NY 12972
Phone: 518-643-9915
Fax: 518-643-8903
Email: info@perufcu.com
Lobby Hours
8:30 – 4:00 Mon. – Fri.
Drive Thru
8:00 – 4:00 Mon. – Wed.
8:00 – 5:00 Thurs. & Fri.

AuSable Forks Branch

2499 Route 9N, PO Box 786
AuSable Forks, NY 12912
Phone: 518-825-2265
Fax: 518-825-2268
Email: info@perufcu.com
Lobby Hours
8:30 – 4:00 Mon. – Fri.
Drive Thru
8:00 – 5:00 Friday

Keeseville Branch

187 Pleasant St. Suite 3, PO Box 583
Keeseville, NY 12944
Phone: 518-825-1354
Fax: 518-825-1361
Email: info@perufcu.com
Lobby Hours
8:00 – 5:00 Mon. – Fri.



Master Your Money In 2020

If getting control of your finances is on your list of New Year's resolutions for 2020, you're probably not alone. Typically, money-related intentions top the list of resolutions. But those good intentions are likely to fail. According to U.S. News and World Report, some 80 percent of resolutions have fallen by the wayside by February. But you can beat those odds.

Here are some tips and tricks to help:

First, you'll need a budget. Just don't call it that. Budgets conjure up images of belt-tightening and denying yourself life's pleasures. Instead, think of your budget as a spending and saving plan.

Next, collect your data. The only way you can figure out where your money is going is to track your spending. It's tedious, but enlightening. Simply by becoming aware of what you're spending money on can help you gain control. So go ahead and buy the latte. But if you'd rather take a cruise next year or put a down payment on new wheels, understand that saving on every day expenses is a path to that result.

Now, set up categories for spending and saving. To maximize your savings, pay yourself first. If you can, do it with automatic transfers from your checking account. It's true that if you don't see it, you won't miss it.

Thank You Members!

While you may think of the credit union as just the place you do your banking, your credit union is actually a not-for-profit financial cooperative. That means you're not just a customer: You're a member-owner. You belong here! Member-owners are the only reason the credit union exists, and we thank you for your membership. We're people-driven, not profit-driven, and that means any profits are not lining the pockets of a few stockholders. Instead, profits are used to help you - lower rates on loans, competitive rates on savings, and improved services.

We appreciate your membership and hope that you take full advantage of all the benefits of belonging. And the more you participate, the greater the benefit. So don't miss out. Visit our website, give us a call, or stop by an office today.

eStatements: Easy On You And The Environment

Save yourself some clutter at the same time you save a tree: Sign up for eStatements. Receiving your account statement electronically is easy and secure. Each month, we'll send you an email alerting you that your account statement is available on line. Then you can simply log on to the credit union's website and take a look to make sure everything is in order. You can download your statement, plus previous statements are also stored on the site. That means no more shuffling through papers on the kitchen counter or your desk to check on a transaction from six weeks ago. Your statement is just a few clicks away. And if you spend an extended time away from home, there are no worries about changing your address. You'll have access anywhere you can go on line. Signing up for e-Statements is easy. Just contact the credit union and we'll show you how.

Remote Deposit: Snap, Tap And Go

When your life is in the fast lane, you may not have the time to take the exit for a stop at the credit union. While we always enjoy seeing you, we understand that it's not always convenient to drop by the credit union to deposit a check. That's why we now offer the ease of depositing a check with a few taps. Here's how it works: Use the credit union's remote deposit app available for your smart phone or tablet, scan and upload check images for electronic deposit into your account. You'll simply take a picture of both sides of the check and then send them to us. It's a safe, fast way to make a deposit - anytime day or night, even on weekends. Visit us online or stop by when you're in the neighborhood and we'll help you go mobile. Then next time you need to make a check deposit, you'll snap, tap and be on your way.

Download our app on your smartphone or tablet.

Click on "Deposit"

Funds deposited may not be immediately available



the LAST Word

Today's little moments become tomorrow's precious memories.