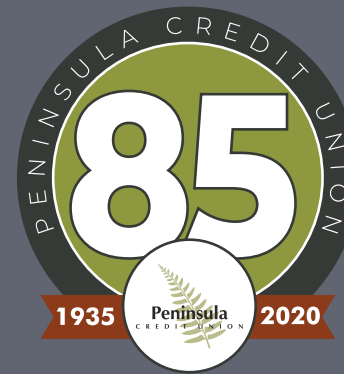


Priorities



President's Message Jim Morrell President/CEO

COVID-19 Update

On September 16, 2020, we reached the six month mark of operating under the COVID-19 restrictions. We very much appreciate our members patience and adjusting to these new norms. Our branch access is linked to the State of Washington Phases. Once all three counties are operating at Phase 3, we will relax the appointment only visits towards an open door with some occupancy restrictions. We are hoping this will be able to happen very soon! Until then, thank you for your flexibility and continuing to utilize our remote service delivery options: online and mobile banking, deposit taking ATMs, Sprig to take a picture of your check and deposit it, and day/night deposit drop boxes being checked throughout the day.

New Digital Banking

Our mission statement includes the words listen, serve, educate, and care. We listened to the feedback you provided to our member survey in 2019. You asked us to improve our online and mobile banking platforms. We embarked upon the journey to find the best solution to serve and educate our members. We are excited to announce that our new Digital Banking platform will give you 24-hour access to real-time account information, tremendous flexibility in moving and managing your money, and supportive services to help you improve your financial lives. For those who would like to deposit checks using your mobile device, we are excited to announce this will be part of the new mobile application.

The new Digital Banking at Peninsula Credit Union strives to be seamless and easy to use wherever you are at. Whether you primarily use a computer or a mobile device such as your phone or tablet, all of the same features will be available across all of the ways you can access Digital Banking. Your username and password will be the same whether you are going mobile or sitting at your home or office.

Additional security measures have been added to ensure your account access is as secure as possible. This includes authentication steps much like what you have experienced elsewhere. Upon logon, the system will either text or call you with a one-time passcode to complete your login. At other times you will be asked to provide answers to security questions you have established. The

security we will be using also is smart enough to know whether someone from another device or location anywhere in the world is trying to logon to your account. All to help prevent fraud on your account.

Our goal is to meet you where you are at in your financial life. We are adding functionality so you can see not only the accounts you have here at Peninsula Credit Union, but you will be able to bring together a picture of all of your accounts at other institutions using the "Personal Finance Manager" tool. You will also be able to transfer money between your accounts here and at other financial institutions.

Another desire of ours is to work with you to help strengthen your financial life. The new Digital Banking platform will not only send you alerts, you will also have the ability to set up a budget to help keep you on target. Furthermore, a new tool will provide you the ability to see your credit score and credit history and it will also give you recommendations about how to improve your credit rating.

Throughout this issue of Priorities, the new Digital Banking benefits will be highlighted.

As we get close to the November 16, 2020 launch of the new Digital Banking service, please pay attention to critical information that will be arriving in your mailbox, your e-mail inbox, and on the credit union's website.

Trends - A Personal Finance Management Tool

Trends allows you to manage your money from your Online Banking account. Easily create budgets, categorize and track spending habits, and tag your transactions to see where and how you spend your money. View your investments, mortgage, credit card and account balances and transactions in one place, regardless of where you have your accounts.

Access Trends in the new Online Banking and start taking control of your finances today.

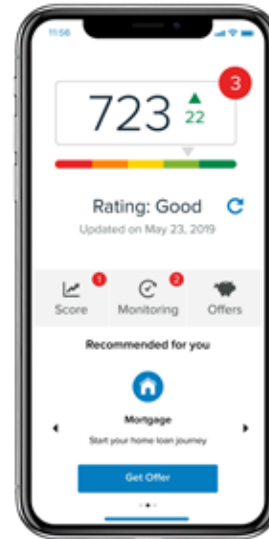
Track your spending. Add targets that will help you better control such expenses as shopping or dining out. When you establish spending targets, you can also schedule notifications via delivery of your choice when you start getting close to your budget limit. Set a personal financial goal and actively set aside money you wish to go towards that goal.



TRENDS

Stay up to date and secure with your Free Credit Sense

We are excited to announce our new financial education tool, Credit Sense, launching November 16, 2020. You will have instant access to your credit score, along with personalized tips on how to improve your score or maintain an already great score. The best news is this is all FREE! Checking your credit score as easy as looking at your checking account balance, at home, at the office, or on the go. You will see your current rating, current score and how your score compares to others in your neighborhood. It will also show details about what is impacting your credit score and steps on how to improve it.



External Transfers COMING SOON!

External Transfers

In a perfect world all of your money would be kept in a central location where it would be readily available every time you need it. However, we all can keep money in multiple places for many different reasons. Our powerful External Transfer tool lets you freely move money to and from each of these accounts. It is a powerful ally in an effort to keep your finances organized, and it's one of the simplest most helpful money management tools you'll ever use

Transferring money between your accounts with us, and your accounts at other financial institutions is easy and secure. Once you set up an external account, using it to make a transfer is simple.

Peninsula Credit Union started the year celebrating our **85th** Anniversary and while the celebratory sentiment has changed due to impact of coronavirus we still want to say "Thank You." Over the years we have added products and services. We have grown our assets to over **\$225 million** and our membership to over **20,000**. Through it all, one of our greatest strengths has been our loyal members.

If you are doing business at our branch as a **"Thank You"** we have a **FREE Tech Cleaning Cloth** to give you (while supplies last). It is just one way we want you to know we appreciate you.



SHELTON

(360) 426-1601

Monday - Thursday

Drive-up 8:30 - 5:30

Lobby 9:00 - 5:30

Friday

Drive-up 8:30 - 6:00

Lobby 9:00 - 5:30

BELFAIR

(360) 275-6066

Monday - Thursday

Drive-up 9:00 - 5:30

Lobby 9:00 - 5:00

Friday

Drive-up 9:00 - 6:00

Lobby 9:00 - 5:30

PORT ORCHARD

(360) 876-8898

Monday - Thursday

Drive-up 9:00 - 5:30

Lobby 9:00 - 5:30

Friday

Drive-up 9:00 - 6:00

Lobby 9:00 - 5:30

POULSBO

(360) 697-3011

Monday - Friday

Lobby 10:00 - 5:00

PORT TOWNSEND

(360) 385-5575

Monday - Friday

Lobby 9:00 - 5:30

CALL CENTER

(800) 426-1601

(360) 426-1601

Monday - Friday

8:30 - 5:30

Holiday Closure Reminder

Columbus DayOctober 12
Veterans DayNovember 11
Thanksgiving DayNovember 26

Christmas Eve (Closing at 1)December 24
Christmas DayDecember 25
New Years DayJanuary 1



facebook.com/PeninsulaCreditUnion

This credit union is federally insured by the National Credit Union Administration.

We do business in accordance with the Federal Fair Lending Law and the Equal Credit Opportunity Act.

Toll Free 1.800.426.1601 • www.pcfcu.org

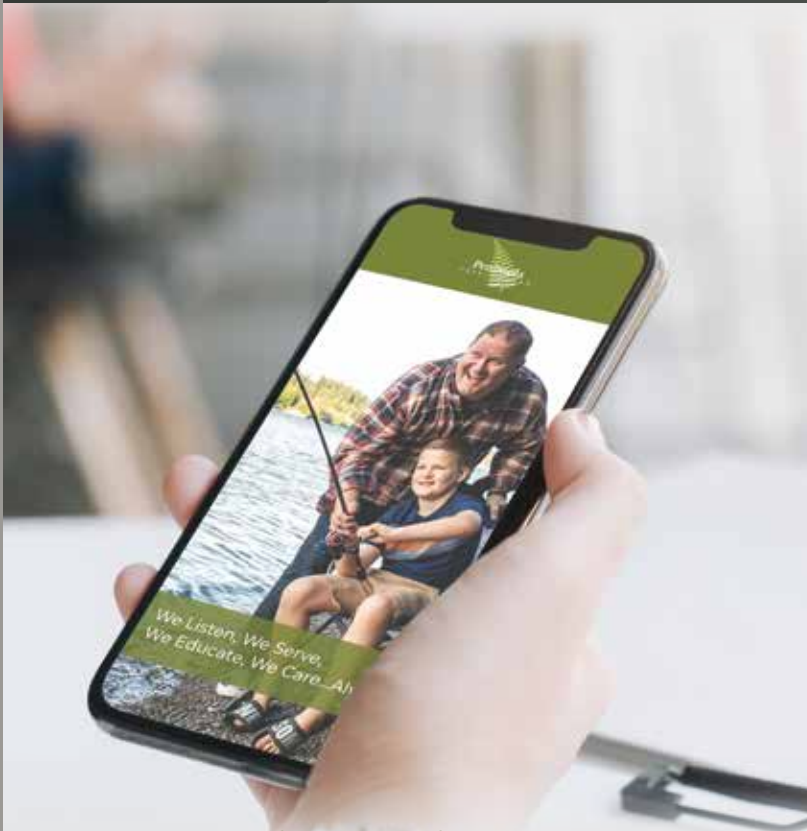
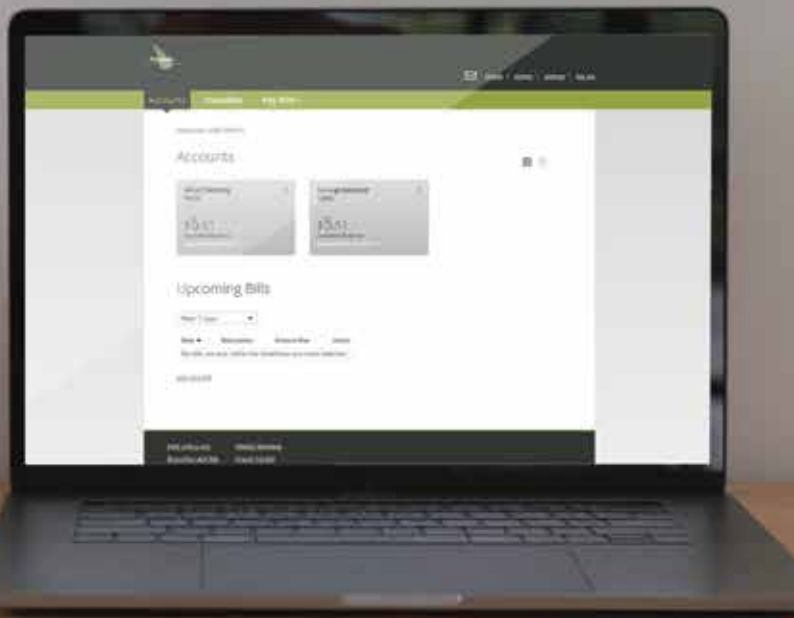
New Online Banking Coming

You spoke and we listened. During the past several member surveys we conducted we heard from our membership that you wanted us to improve our online and mobile banking. We set out on a journey to find the best solution we could to fit the needs of our membership. We are pleased to announce that our new Digital Banking system will give you 24-hour access to your checking, loans, and other share accounts with real-time account information from the convenience of your computer or mobile device. It is easy to use and the security is better than ever! We are excited to provide you with new and improved features to make your banking experience better.

Some of the great features provided with our new Online Banking are:

- Have 24-hour access to your checking, loans, and share accounts
- Ability to access all your account balances, pay bills, and make transfers from your Home Page
- Transfer funds between your PCU account and accounts with other financial institutions
- View real-time account balances, history and cleared check images
- Request stop payments
- Export your history to a spreadsheet or another financial software
- External Transfers
- and more...

We are scheduled to go live with the new system on November 16th, 2020.



New Mobile Banking App

Stay on top of your accounts through the devices you love. Check account balances, transfer funds, and more through our mobile banking app. Now with the same functionality of the full online banking platform but the convenience of your mobile device.

PCU Mobile is a safe and secure way to access your PCU accounts with any smartphone. Just download the PCU app to your smartphone or tablet. Experience enhanced integration with PCU's new online banking system.

Features of Mobile Banking:

- All features of Online Banking
- Deposit Checks
- Check account history
- Transfer funds
- External Transfers

New App Coming Soon!

Be sure to download the new version of our PCU Mobile App.



Bill Pay Gets a Fresh New Look

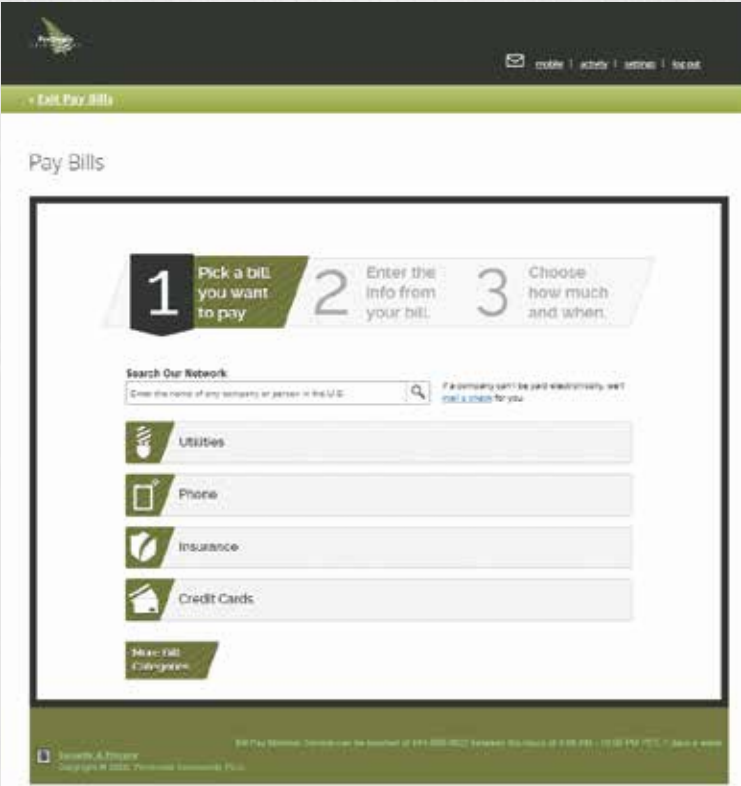
Why write checks and stamp envelopes? If you have an active Peninsula Credit Union checking account you can pay bills online and on-time with just a few clicks of your mouse. Online Bill Pay service is fast, easy – and FREE.

Pay all your bills safely and securely in one place

- Schedule payments, add bills, manage your billers/payees
- Schedule automatic payments and payment reminders
- Consolidate your bill payment history
- Receive and pay statements directly in Online Bill Pay
- Save money on envelopes, checks and stamps
- Fast, easy secure

If you are one of the many members that use bill pay to make some or all of your payments, we want to let you know that all of your payees, companies, and bills will all remain the same during this new online banking launch. The bill pay system will remain the same however it will have a fresh new look to match the colors and style of our online banking portal.

All the great features you are familiar with, now available with the convenience of your mobile device.



Online Access To Your Investment Portfolio

Clear 1, which received the 2019 BISA (Bank Insurance and Securities Association) Technology Innovation Award, is the epicenter of a client's digital experience providing a personalized, intuitive and transparent view of their financial well-being. The power of Clear 1 is the result of designing a platform from a client's perspective, embracing how clients wish to interact with their financial advisors, and delivering data and personalized content through a single platform.

"The core mission of Clear 1 is to provide the clients of our advisors with an experience that is truly meaningful, useful and impactful to them. It is an extension of their advisor and another means to deliver the value of advice in a way that clients have come to expect."

The Clear 1 platform has been built to anticipate client questions through sophisticated infographic charts and advanced filtering. It features secure streams of data for both brokerage and advisory accounts, as well as directly-held mutual funds and annuities, distilling complex portfolio information into an easy to read, at-a-glance format.

Future versions will enable clients to store other digital assets that pertain to their financial profile including tax returns, wills and insurance policies.

"The new Clear 1 client portal is a fantastic upgrade that adds credibility and promotion of our program. Information about account performance and history is in an easy to use, simple to navigate format," said Eric Greth, an advisor at PCU. "The clients I have shared it with are very impressed and have already expressed their enjoyment in using it."

Visit bit.ly/2ZkUzkA to try it today.

Eric Greth, CRC®
Financial Advisor
CUSO Financial Services, L.P.
800.426.1601 ext 3202
EGreth.cfsinvest@pcfcu.org



**CUSO
FINANCIAL
SERVICES**

Located at Peninsula Credit Union

*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. Peninsula Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.