



# Priorities



## President's Message

Jim Morrell, President / CEO

Peninsula Credit Union believes that celebrating cultural diversity makes our communities stronger. By listening to understand we're able to better support the financial well-being for all members of our community.

In September, Peninsula Credit Union was certified as a Juntos Avanzamos (Spanish for "Together We Advance") credit union. The primary goal of Juntos Avanzamos is to enhance financial inclusion by providing accessible and culturally relevant financial services to Hispanic and Latino communities. It aims to empower Hispanic and Latino individuals and families by providing them with tools and resources to achieve financial stability and growth.

The Juntos Avanzamos certification is a seal of approval for Peninsula Credit Union for offering bilingual services, culturally relevant financial education, and accessible financial products. We have demonstrated

commitment to these standards through a rigorous review process.

Through partnership with local community partners such as the Kitsap Regional Library, Sound Learning, and CIELO, we aim to emphasize the importance of financial education through online and in-person financial literacy training.

For more information, you can e-mail us at [Memberfeedback@pcfcu.org](mailto:Memberfeedback@pcfcu.org) (English) or [SpanishTeam@pcfcu.org](mailto:SpanishTeam@pcfcu.org) (Spanish). Also, check out the following resources:

- Free webinar (in Spanish): Save with Purpose - Thursday, October 10, 2024 at 5:30 p.m. (Register by scanning the QR code or share with your friends/family.)
- Free BALANCE online resources at [pcfcu.balancepro.org](http://pcfcu.balancepro.org)
- Peninsula Credit Union's Financial Fitness resources at [pcfcu.org](http://pcfcu.org)

relevantes a las comunidades hispanas y latinas. La idea es empoderar a las personas y familias hispanas y latinas dándoles herramientas y recursos para que logren estabilidad y crecimiento financiero.

La certificación Juntos Avanzamos es un sello de aprobación otorgado por Peninsula Credit Union por brindar servicios bilingües, educación financiera culturalmente relevante y productos financieros accesibles. Hemos demostrado nuestro compromiso con estos estándares pasando por un proceso de revisión bastante estricto.

Trabajando junto con socios de la comunidad, como la Biblioteca de Poulsbo, Sound Learning, y CIELO, buscamos destacar la importancia de la educación financiera con entrenamientos de finanzas en línea y en persona.

Para más información, te invito a escribirnos a [Memberfeedback@pcfcu.org](mailto:Memberfeedback@pcfcu.org) (en inglés) o a nuestro equipo en español a [SpanishTeam@pcfcu.org](mailto:SpanishTeam@pcfcu.org). También consulte los siguientes recursos:

- Seminario web gratuito: "Ahorra con Propósito" – jueves el 10 de octubre de 2024 a las 5:30 p.m. (Regístrate con el código QR).
- BALANCE Recursos gratuitos en línea [pcfcu.balancepro.org](http://pcfcu.balancepro.org)
- Recursos de aptitud financiera de Peninsula Credit Union [pcfcu.org](http://pcfcu.org)

Peninsula Credit Union cree que celebrar la diversidad cultural fortalece a nuestras comunidades. Al escuchar y entender las experiencias de cada uno de nuestros miembros, podemos apoyar mejor el bienestar financiero de todos en nuestra comunidad.

En septiembre, Peninsula Credit Union fue certificada como una cooperativa de crédito Juntos Avanzamos. El objetivo principal de Juntos Avanzamos es mejorar la inclusión financiera al ofrecer servicios financieros accesibles y culturalmente

**¡Regístrate para nuestro seminario web gratuito!**





## Lower Your Mortgage No Matter Your Income: PCU Refinancing for Everyone

At Peninsula, we believe everyone deserves the opportunity to save on their mortgage, regardless of income. Now may be the time to become a homeowner or reduce the interest rate on your current home. If you're earning 80% or less of the area's median income, refinancing your mortgage could mean significant savings and greater financial stability. And for those with higher incomes, now is the perfect time to take advantage of low rates and flexible refinancing options tailored to your needs.

### Affordable Refinancing Options for All

Whether you're below the median income threshold or earning more, we offer competitive rates and customized solutions to lower your monthly payments and help you achieve financial goals.

### Special Programs for Lower Income

For those earning 80% or less of the area's median income, take advantage of special loan programs, including:

- Lower down payment requirements
- Reduced closing costs
- Flexible underwriting criteria for easier approval

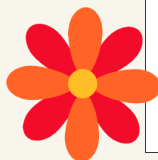
### Maximize Your Savings

No matter your income, refinancing now can help you:

- Lower your monthly payment
- Shorten your loan term to save thousands in interest
- Access cash for home improvements, debt consolidation, or other needs

### How to Get Started:

- Easy Online Application: Apply from the comfort of your home and get pre-qualified quickly at [pcfcu.org/mortgage-refinance](http://pcfcu.org/mortgage-refinance).
- In-Branch Consultation: Visit your nearest PCU branch to discuss personalized options with a mortgage expert.
- Call Us Today: We're here to help answer your questions and provide guidance tailored to your situation at 1-800-426-1601.



## Celebrate Member Appreciation Days



Goodies, giveaways, and fun!  
**October 15 - 18**



**Looking for reliable insurance options designed to be simple?**

TruStage™ Insurance products and programs are made available to credit union members. You deserve competitive rates, helpful guidance and simple, straightforward insurance brought to you by your credit union. We can help you get coverage that fits your needs and your budget. It's all part of smart planning and helping to protect what matters most.

Call us and we'll help you understand your options to choose the right coverage for you and your family.

**Life & Accidental Death & Dismemberment: 1.855.612.7909**  
**Auto & Home: 1.888.380.9287 or visit [www.trustage.com/member](http://www.trustage.com/member)**  
Weekdays 7am-9pm, Saturday 8am-4pm CT

TruStage™ Life insurance and AD&D insurance are issued by CMFG Life Insurance Company, and MEMBERS Life Insurance Company. Auto and Home Insurance Program are issued by leading insurance companies. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by any financial institution. Product and features may vary and not be available in all states. Corporate Headquarters 5910 Mineral Point Road, Madison, WI 53705. © TruStage  
GEN-2943958.3

**What would you do with a lower mortgage payment?**



**Hollyanna Vopat-Steiner**  
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# Peninsula Celebrates Hispanic Heritage Month

For Hispanic Heritage Month, Peninsula Credit Union is engaging in several exciting initiatives to celebrate and honor the contributions of the Hispanic community. Branches are being decorated with festive paper balls, streamers, and other items to create a celebratory atmosphere. In addition, we are showcasing educational content through branch screens, including a special video from ABC News that highlights the significance of Hispanic Heritage Month.

Building on last year's success, we will again share personal stories from our Hispanic team members, both internally and externally, to spotlight the richness of their cultural experiences.

Our team is also connecting with community partners to share resources and organize webinars. This year, we're expanding availability by offering sessions on weekends and evenings to make participation more accessible. The webinars cover a range of important financial topics, such as personal finance basics, understanding credit

reports, and saving with purpose. These educational opportunities are available both in person and online to reach a wider audience.

In addition to these activities, we hope to partner with local Hispanic-owned businesses for a small business showcases in our branch lobbies and on our social media platforms. We are also inviting guest speakers from local Hispanic organizations and chambers of commerce to engage with our staff and members.

Peninsula Credit Union continues to support Hispanic communities by emphasizing volunteerism with organizations like Sound Learning and CIELO, and encouraging team participation. Through these collective efforts, we are proud to celebrate Hispanic Heritage Month and affirm our commitment to diversity, inclusion, and financial empowerment for all.

For more information about upcoming events and webinars, check our social media channels.

## Financial Fitness: Strengthening Your Financial Future



At Peninsula Credit Union, we're committed to helping you achieve financial wellness. Whether you're consolidating debt or improving your overall financial health, our **BALANCE Financial Fitness** program is here to support you.

Financial fitness is essential for building a secure and prosperous future. Start by creating a budget to track your income and expenses. This will help you identify areas where you can cut costs and save more effectively. If you're dealing with high-interest debt, consider consolidating it with a Home Equity Loan or Line of Credit. This can lower your interest rates and simplify your payments, making it easier to manage your finances.

Improving your credit score is also crucial. Use credit responsibly by keeping balances low and paying bills on time. Our credit builder loans are designed to help you enhance your credit profile.

The **BALANCE** program offers personalized coaching, educational resources, and interactive tools to help you on your financial journey. Visit [pcfcu.balancepro.org](https://pcfcu.balancepro.org) to take control of your financial future today. Together, we can build a brighter financial future.



**Darrell McVea**  
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[pcfcu.balancepro.org](https://pcfcu.balancepro.org)





## Introducing Cetera Investment Services

Peninsula Credit Union's Vision is "To be recognized as being about more than just money." Meeting your investment needs is one way we look to enhance your financial well-being over the longer term. We are pleased to inform you of an enhancement to the investment services we offer.

In December 2024, Peninsula Credit Union is transitioning from the current brokerage firm and entering into an agreement to provide brokerage services through Cetera Investment Services, LLC. This partnership will build on providing our members investment services, to construct retirement plans, estate planning, mutual funds, stocks and bonds, tax-deferred fixed and variable annuities, life insurance, long term care savings account alternatives and more.

For members who currently have investments through the current investment services located at Peninsula Credit Union, we believe the experience of Cetera Investment Services will be very positive. Cetera Investment Services utilizes the latest technology to clear and settle your transactions quickly and accurately, resulting in more control over the quality of service, responsiveness of its operations and expertise of its people.

For more than 40 years, Cetera Investment Services LLC has partnered closely with credit unions to help strengthen the well-being of their members. The personalized service and attention into detail that you are familiar with Peninsula Credit Union will be extended through this relationship.

Securities and insurance offered through Cetera Investment Services LLC, member FINRA/SIPC. Advisory services offered through Cetera Investment Advisers LLC. Cetera firms are under separate ownership from any other named entity. Cetera Investment Services, LLC, 400 First Street South, Suite 300, St. Cloud, MN 56301.

Investments are: **Not FDIC/NCUSIF insured | May lose value | Not financial institution guaranteed | Not a deposit | Not insured by any federal government agency.**

## Build Credit. Build Confidence.

Our new **Asset Builder Loan** is designed to help you build or rebuild your credit while securing funds for future goals.

### Tailored to meet your needs:

- Plan for emergencies
- Build a new deck
- Start a college fund
- Plant financial seeds

Start your journey to financial security today. Learn more about our **Asset Builder Loan** and how it can help you achieve your financial dreams.



pcfcu.org  
360.426.1601

Loan approval is subject to creditworthiness and other factors. Interest rate is fixed at 6.00% APR for the duration of the loan. APR=Annual Percentage Rate. Loan proceeds are held in the member's savings account until the loan is paid in full. Minimum loan term of 12 months applies. Maximum loan term is 120 months for loans above \$5,000. Monthly payments will be drawn from held funds if 29 days past due. Membership eligibility required. Additional terms and conditions may apply. Offer subject to change and may be withdrawn at any time. Federally insured by NCUA. Peninsula Credit Union is an Equal Housing Opportunity lender.

### HOLIDAY CLOSURES

**INDIGENOUS PEOPLES DAY**  
Monday, October 14

**VETERAN'S DAY**  
Monday, November 11

**THANKSGIVING DAY**  
Thursday, November 28

**CHRISTMAS DAY**  
Wednesday, December 25

**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



Find your nearest Branch or ATM: [pcfcu.org/branches-and-atms](https://pcfcu.org/branches-and-atms)

