



THE FOCUS

FACETS OF CREDIT UNION SERVICES

December 2018
Issue 1

If you suspect fraud with your Debit Card:

IMMEDIATELY

CALL

1-866-987-1457

For possible fraud with your VISA Card call:

1-800-369-4887

*Call a branch when you plan to do some traveling and plan to use your cards so we can put a note on your records.

The Credit Union will be closed to observe the following holidays:

Tuesday
December 25, 2018
Christmas Day

Tuesday
January 1, 2019
New Years Day

We will be closing early on:

Monday
December 24, 2018
8:00 am–1:00 pm
Christmas Eve



Got questions about our services?

www.promedicafcu.com

419-479-4040 Main Branch

419-214-5570 Toledo Hospital

419-517-3543 Flower Hospital

561-661-0695 Steam Plant

ProMedica Federal Credit Union

We Give Thanks...

The holiday season has begun, Christmas is just around the corner. For many, this is a time to build traditions, create memories, and reconnect with loved ones. It's the feeling of community and well-being that brings everyone together.

This Christmas season, we at *ProMedica Federal Credit Union* would like to extend our sincere thanks to each of our members for your business, your loyalty and for enabling *PFCU* to serve you throughout the year. We would like to wish you a peaceful Christmas holiday, and the time to truly enjoy it with your friends and family.

Happy Holidays!



Relax.
Skip-A-Pay has you covered!

Take advantage of this offer during October, November, and December!

Skip-A-Pay

Take advantage of our Holiday Skip-A-Pay offer during the month of December! This offer applies to each loan you have with PFCU, including payroll deductions and automatic transfer loans. This offer excludes Small Dollar Loans, VISA, Mortgage and Home Equity Loans; other exclusions may apply. The processing fee is \$40 per loan.

Holiday Loan

Extend your credit for the season with a Holiday Loan, now with rates as low as 7.99%. Amount is \$1,200 and the term is 12 months. All loans subject to approval. Some exclusions may apply. To qualify, applications must be received during the promotion period thru 12/21/2018. Apply today.



MOVING?



Need to change your address? Go to www.promedicafcu.com and log on to your account. Hit the 3 lines next to the account tab. Under user profile, select settings. Under account settings, select edit address. Enter current address and hit submit.

REVIEW YOUR BENEFICIARIES



You can keep your account out of probate by adding a beneficiary to your account. After your death, your beneficiary will have to present photo ID and a certified death certificate before the funds will be released. If your familial or financial status changes, consider reviewing your beneficiaries. Please remember POAs expire upon death.

Review your account beneficiaries every 2 years.

SHARED BRANCHING

COMING SOON

ProMedica Federal Credit Union will be participating in Shared Branching. Whether you are in the next town or on vacation, you will find a credit union ready to help, thanks to the convenience of Shared Branching.

Shared Branching transactions will include:

- ◆ Deposits
- ◆ Withdrawals
- ◆ Transfers
- ◆ Loan Payments
- ◆ Saturday Banking Hours

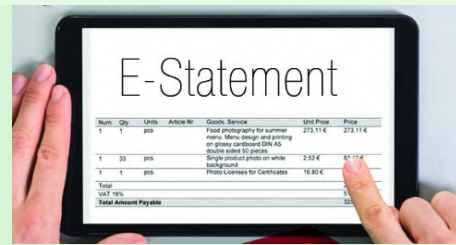


More information to follow. Stay tuned!



Apply now for an auto loan—new, used, or refinance. Take advantage of your credit union’s low loan rates today, with rates as low as 3.99% (subject to credit approval). We offer fast online application with next business day approval.

Visit promedicafcu.com or call one of our branches today for further information. Avoid higher rates and let your Credit Union work for you!



SAVE A TREE

SET UP E-STATEMENTS TODAY

The world is seeing paper in a whole new light. More people are realizing that going paperless makes sense for the environment and makes banking faster, easier, and more secure. Take a break from paper and save the \$2.00 statement fee. Instead of checking your mailbox, simply check your email inbox to see when statements are available. You can view or print online as needed.



Automatic Member Pay is the stress-free way to pay your bills on time every month. Set it up once and, every month on the day you choose, your bill amount will automatically be withdrawn from your checking account. Benefits of the program include:

- ◆ Avoid late or missed payments
- ◆ Get a reminder email/text before each payment is withdrawn
- ◆ Save time, postage, and check writing
- ◆ It’s free!

Please note: You may receive a confirmation from the company you are making the payment to saying, “Thank you for your credit card payment.” This is your bill payment from your checking through Member Pay.

