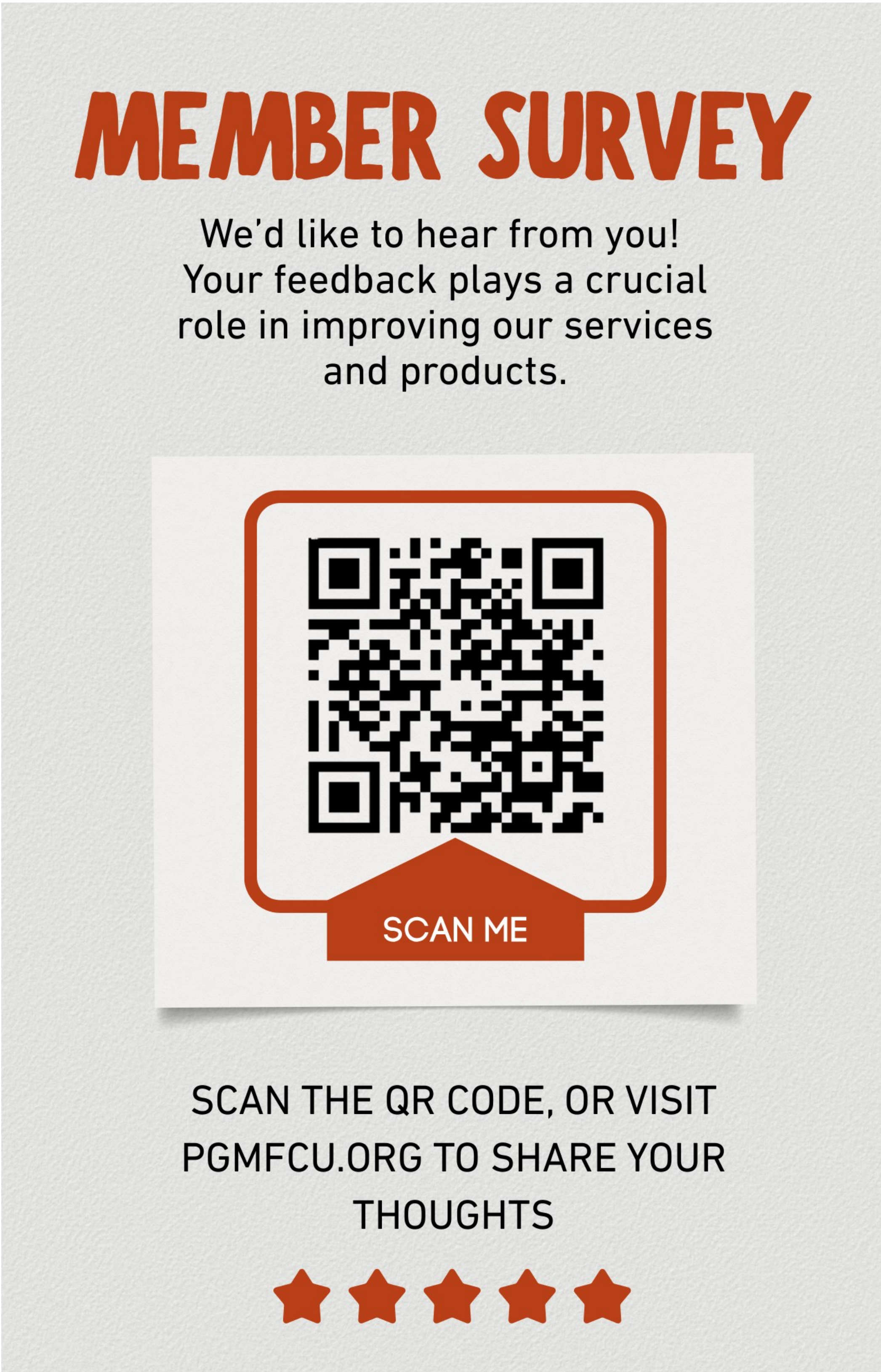
Member Quarterly

P&G Mehoopany Employees Federal Credit Union



October, 2025

www.pgmfcu.org

Mission Statement

To be a partner in fulfilling Members' lifelong dreams

Vision Statement

To provide the best products, services and educational opportunities for members to achieve and maintain financial security

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Fuel Loan

Borrow up to $2,500 at 4%*APR for 12 months[2]

Holiday Loan

Borrow up to $5,000 at 7.25%*APR for up to 36 months[1]

Offer Valid: November 1, 2025 through January 15, 2026

*APR– Annual Percentage Rate. Credit Union membership is required for loan approval. Loan terms and conditions depend on credit qualifications and approval.

1-Payment Example: A 36 month holiday loan with a 7.25% fixed APR would have monthly payments of $31.00 per $1,000 borrowed.

2– Bill/invoice required. Payment Example: A 12 month fuel loan with a 4.00% fixed APR would have monthly payments of $85.16 per $1,000 borrowed.

EQUAL HOUSING LENDER

Home Equity Loan Sale

Coming Soon! Keep an eye out for our home equity promotion this fall! Details and additional information will be available at pgmfcu.org.

EQUAL OPPORTUNITY LENDER

Holiday Closings:

October 13th – Columbus Day
November 11th – Veterans Day
November 27th – Thanksgiving
December 24th– Christmas Eve
Offices Close at Noon

December 25th– Christmas
December 31st — New Year's Eve
Offices Close at 3pm
January 1st – New Year's Day

Mobile Payment Apps: How to Avoid a Scam When You Use One

Mobile payment apps can be a convenient way to send and receive money with your smartphone. These apps have become very popular — and scammers may try to use them to steal your money. Find out how mobile payment apps work and how to avoid sending money to a scammer.

How Mobile Payment Apps Work

You may have heard of mobile payment apps like Venmo, Cash App, or PayPal that let you send and receive money through your smartphone (or online). If you haven't used one before, here's how they work. First, you download the mobile payment app, and create an account. You'll have to choose a payment method or source of funds, like a bank account, a debit card, or a credit card. Once you set up the account, you can send and receive money. When someone sends you money, the money doesn't go directly to your bank account. It gets added to your balance in the app. You can leave the money there to use later or transfer it to your bank account.

How to Avoid Sending Money to a Scammer

Some scammers may try to trick you into sending them money through a mobile payment app. That's because they know once you do, it's hard for you to get your money back. Scammers might pretend to be a loved one who's in trouble and ask you for money to deal with an emergency. Others might say you won a prize or a sweepstakes but need to pay some fees to collect it. Keep this advice in mind if you send money through a mobile payment app:

- Don't send a payment to claim a prize or collect sweepstakes winnings.
- Don't give your account credentials to anyone that contacts you.
- Protect your account with multi-factor authentication or a PIN.
- Before you submit any payment, double-check the recipient's information to make sure you're sending money to the right person.
- If you get an **unexpected** request for money from someone you do recognize, speak with them to make sure the request really is from them– and not a hacker who got access to their account.

Source: United States Federal Trade Commission, www.ftc.gov

Credit Union Leadership & Volunteers:

Management Team

Patrick Holmes, President/CEO
Annette Lynch, VP of Lending
Norita Miko, VP of Operations
Kathy Price, VP of Finance

Board of Directors

Jim Holmes, Chairperson
Vic Purdy, Vice Chairperson
Erika Colavitti, Secretary/Treasurer
Ken Landes
Rick Miller
Barbara Pollock
Mike Stabinski
K'ann Strohl
Philip Valvano

Supervisory Committee

Sue Tereska, Chairperson
Joyce Larson
Rick Miller

Rates

Savings & Club Accounts			
Type	*Dividend Rate*	*APY***	*Minimum Deposit Required to Open Account*
Regular Share	.25%	.25%	$5.00
Christmas Club	.25%	.25%	N/A
Vacation Club	.25%	.25%	N/A

Term Share Certificates[1]			
Term	*Dividend Rate*	*APY***	*Minimum Deposit Required to Open Account*
6 Months	3.95%	4.00%	$1,000
1 Year	3.75%	3.80%	$1,000
2 Years	3.46%	3.50%	$1,000
3 Years	3.46%	3.50%	$1,000
4 Years	3.46%	3.50%	$1,000
1 Year Student Certificate[2]	2.75%	2.78%	N/A– Renewals Only

IRA Regular and Roth[1]			
Term	*Dividend Rate*	*APY***	*Minimum Deposit Required to Open Account*
24 Month Traditional IRA/Roth	3.46%	3.50%	$1,000
IRA Accumulation Account	.25%	.25%	N/A
Roth Accumulation Account	.25%	.25%	N/A

Money Market[3]			
Range	*Dividend Rate*	*APY***	*Minimum Deposit Required to Obtain APY*
$2,500 - $9,999.99	0.25%	0.25%	$2,500
$10,000 - $49,999.99	1.00%	1.00%	$10,000
$50,000 - $99,999.99	2.00%	2.02%	$50,000
$100,000 +	3.00%	3.03%	$100,000

APY– Annual Percentage Yield is accurate as of* ***October 1, 2025. *APY is subject to change, and may vary at any time. Fees may reduce earnings.*

[1]A penalty may be assessed for early withdrawal.

[2]Must be a student, min. deposit $100, max. deposit $250. Ages 14-22 limit 1 per student.

[3]Minimum amount required to open Money Market is $2,500.

Federally Insured by NCUA

Loans		
	Approx. Term	*APR**
Signature Loan[3]	Up to 72 Months	9.00% - 18.00%
A 48 month signature loan with a 9.00% fixed APR would have monthly payments of $24.89 per $1,000 borrowed.		
Fuel Loan	12 Months	4.00%
A 12 month fuel loan with a 4.00% fixed APR would have monthly payments of $85.16 per $1,000 borrowed.		
New & Used Vehicles[3]	Up to 96 Months	6.00% - 18.00%
A 60 month new-used auto loan with a 6.00% fixed APR would have monthly payments of $19.34 per $1,000 borrowed.		
Older Used Vehicle[3]	Up to 84 Months	8.00% - 18.00%
A 60 month older used auto loan with a 8.00% fixed APR would have monthly payments of $20.28 per $1,000 borrowed.		
Classic & Collectible Vehicle[3,4]	Up to 84 Months	8.170% - 17.391%
A 48 month classic & collectible vehicle loan with a 8.170% fixed APR would have monthly payments of $24.07 per $1,000 borrowed.		
Classic & Collectible Vehicle[3,5]	120 Months	7.915% - 16.950%
A 120 month classic & collectible vehicle loan with a 7.915% fixed APR would have monthly payments of $12.01 per $1,000 borrowed.		
New & Used Campers[3]	120—180[6] Months	8.25% - 15.00%
A 180 month new camper loan with a 9.75% fixed APR would have monthly payments of $10.60 per $1,000 borrowed.		
Share Secured	Up to 180 Months	4.50%
A 48 month share secured loan with a 4.50% fixed APR would have monthly payments of $22.81 per $1,000 borrowed.		
Home Equity Term	Various terms available	Call for current rate
Home Equity Line of Credit	Variable	Call for current rate

**APR– Annual Percentage Rate*

[3]Rates, terms and conditions are based on an evaluation of credit history, so your rate may differ.

[4]APR disclosed based on an assumed loan amount of $10,000 and an estimated (non-refundable) appraisal fee of $175 for terms up to 84 months. Minimum loan amount $10,000.

[5]APR disclosed based on an assumed loan amount of $25,000 and an estimated (non-refundable) appraisal fee of $175 for a term of 120 months. Minimum loan amount of $25,000.

[6] Minimum loan amount of $25,000 required for 180 month term.

EQUAL HOUSING LENDER

Hours & Locations

Office	Monday– Thursday	Friday	Saturday
Tunkhannock Drive Thru	9am - 4pm	7:30am - 6pm	7:30am – Noon
Tunkhannock	9am - 4pm	9am - 6pm	9am - Noon
P&G Plant	7am - 3pm	7am - 3pm	Closed
Wyalusing (Drive Thru)	9am - 4pm	9am - 6pm	9am - Noon
Dallas	9am - 4pm	9am - 6pm	9am - Noon