

# MEMBER QUARTERLY NEWSLETTER

**P&G Mehoopany Employees Federal Credit Union**  
Federally insured by NCUA.

## AUTO LOAN SALE

*Coming Soon!*



Keep an eye out for our Semi-Annual Auto Loan sale this spring! Details and additional information will be available at [pgmfcu.org](http://pgmfcu.org).

### Loan Specials!

#### Holiday Loan

Borrow up to \$5,000 at 7.25% <sup>\*APR</sup> for 36 months<sup>1</sup>

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

#### Fuel Loan

Borrow up to \$2,500 at 4% <sup>\*APR</sup> for 12 months<sup>2</sup>

\*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.

PGMFCU: Federally insured by NCUA.

**January 2026**

#### 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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# Become a Volunteer in the Credit Union!

TWO OPPORTUNITIES TO "MAKE A DIFFERENCE" WITHIN YOUR  
P&G MEHOOPANY EMPLOYEES FEDERAL CREDIT UNION

BECOME A PART OF THE BOARD OF DIRECTORS or SUPERVISORY COMMITTEE

The P&G Mehoopany Employees Federal Credit Union seeks candidates for Board of Directors and Supervisory Committee who are interested in making a difference at the Credit Union.

Members in good standing who can contribute to a diversity of perspectives and experience, including the ability and willingness to make a real contribution are encouraged to apply.

**BOARD OF DIRECTORS:** Applications for election to the Board are due in the Credit Union office before the end of January. A member may run for the Board of Directors by submitting a petition signed by 1% of the Credit Union's membership (approximately 170 signatures). A petition must be received in the Credit Union's office by the end of February.

**SUPERVISORY COMMITTEE:** Please give a letter of interest with your information to any MSR and a supervisory committee member will contact you.

For any additional information regarding becoming a volunteer, contact a staff member to receive an application or to leave your information to be contacted by a current volunteer member of the board/supervisory committee.

Please mail applications and/or petitions to:  
Nominating Committee  
P&G Mehoopany Employees FCU  
PO Box 210  
Tunkhannock, PA 18657

## Holiday Closing 2026

The Credit Union will be closed on the following dates:

New Year's Day	Thursday, January 1
Martin Luther King, Jr. Day	Monday, January 19
Presidents Day	Monday, February 16
Memorial Day	Monday, May 25

<i>Juneteenth National Independence Day</i>	Friday, June 19
<i>Independence Day</i>	Saturday, July 4
<i>Labor Day</i>	Monday, September 7

<i>Columbus Day</i>	Monday, October 12
<i>Veterans Day</i>	Wednesday, November 11
<i>Thanksgiving Day</i>	Thursday, November 26
<i>Christmas Day</i>	Friday, December 25

# Change of Hours:

To better serve our members, we are extending our lobby and drive thru hours!

***Effective January 1, 2026***

***Tunkhannock, Dallas & Wyalusing Offices***

Monday	8am — 4pm
Tuesday	8am — 4pm
Wednesday	8am — 4pm
Thursday	8am — 4pm
Friday	8am — 5pm
Saturday	8am — 1pm

We look forward to seeing you during our new hours!

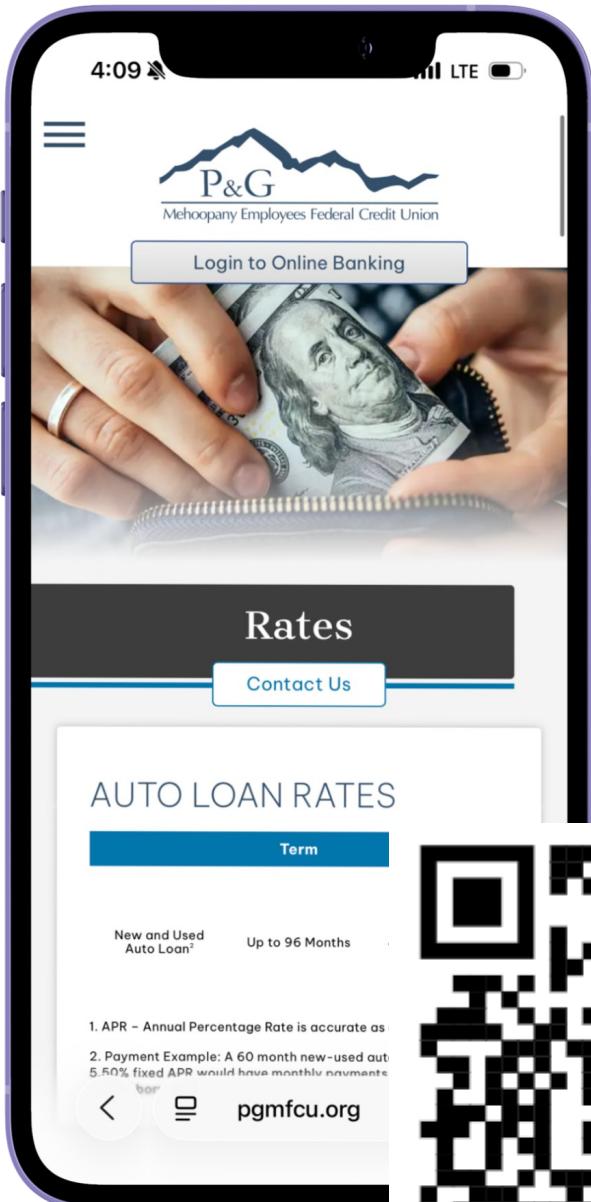
## Student Member & Adult Learner Scholarship Programs

P&G Credit Union will award \$1,500 scholarships to four students, and two adult learners. Participants are required to write a 500 word essay on a predetermined topic. A copy of each essay with names blocked out for anonymity will be graded by the Scholarship Committee.

Applications and guidelines will be available at all P&G Credit Union locations and online at [pgmfcu.org](http://pgmfcu.org). If you would like the application emailed to you, or if you have any questions please contact: Chelsea Benscoter | 570-836-0329 | [c.benscoter@pgmfcu.org](mailto:c.benscoter@pgmfcu.org)

## Credit Union Leadership & Volunteers:

Management Team	Board of Directors	Supervisory Committee
Patrick Holmes, President/CEO	Jim Holmes, Chairperson	Sue Tereska, Chairperson
Annette Lynch, VP of Lending	Vic Purdy, Vice Chairperson	Joyce Larson
Norita Miko, VP of Operations	Erika Colavitti, Secretary/Treasurer	Rick Miller
Kathy Price, VP of Finance	Ken Landes	Rick Miller
	Barbara Pollock	Mike Stabinski
	K'ann Strohl	Philip Valvano



## Rates

Scan the QR code or visit [pgmfcu.org/rates](http://pgmfcu.org/rates) to view our current rates!



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## Hours & Locations

Office	Monday– Thursday	Friday	Saturday
Tunkhannock (Drive Thru)	8am - 4pm	8am - 5pm	8am - 1pm
P&G Plant	7am - 3pm	7am - 3pm	Closed
Wyalusing (Drive Thru)	8am - 4pm	8am - 5pm	8am - 1pm
Dallas	8am - 4pm	8am - 5pm	8am - 1pm

