

MEMBER QUARTERLY NEWSLETTER

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

2026 ANNUAL MEETING

THURSDAY
MAY 7, 2026

5PM

TUNKHANNOCK
OFFICE LOBBY

April 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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Home Equity Loan Sale

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



**Vacation
Loan Sale**

May 1 - July 31, 2026

UP
TO \$5,000

7.25%^{APR*}

36 Months

*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 vacation loan with a 7.25% fixed APR would have monthly payments of \$31.00 per \$1,000 borrowed. PGMFCU: Federally insured by NCUA.

Avoiding Common Scams

Your phone rings and what the caller says next sends you into a panic. They claim there's fraud on your credit card, someone hacked your bank account, you owe a tax debt, or your benefits will end today. Your adrenaline is pumping, and your mind races a hundred miles an hour. They sense this—and they say they can help. Should you trust them? No.

Pump the brakes. The caller might know things about you—like your full name or address—or your accounts. But that doesn't mean they're trustworthy. Scammers buy or steal this information to make their lies seem believable.

So, what should you do if you get a call like this?

- **Get some basic details, then hang up.** What company or bank are they calling from? What's the problem? Then hang up. Yes, hang up.
- **Verify the story by contacting the company or bank yourself.** Do you have an account with the company or bank the caller says they represent? Contact the company directly to find out what's going on:

Do use the official app or website to get in touch with the fraud department

Do call the phone number on a recent statement or the back of your card

Do not rely on top search results to find a company's contact information—scammers often buy paid search ads so their fake numbers appear at the top of the listings

Always talk to a trusted friend or family member. No legitimate fraud department will tell you to keep the call a secret.

And no matter who says they're calling, never share your personal or account information, don't grant anyone remote access to your phone or computer, and keep account verification codes to yourself. If you think it's a scam, report it to the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud). Your report helps stop the scammers.

Board of Directors 2026

This year, there are three candidates running for election to fill three seats open on the Credit Union's Board of Directors. All positions are for a three year term.



K'ann Strohl has been a member of the credit union for 35 years. She retired from Procter & Gamble (March 2022) after 31 years of service. She lives in Tunkhannock and enjoys traveling, exercising, walking, and spending time with family and friends.



Phil Valvano is currently a small business owner living in Wyoming County. Owner of Valvano's Seamless Gutters serving, Wyoming, Susquehanna, Bradford, Sullivan and some of Luzerne and Lackawanna counties. He lives in Falls and enjoys antique cars, fishing and camping in the Finger Lakes.



David Sturdevant is a retiree of Procter and Gamble and was employed at P&G for over 34 years. He has belonged to this credit union since 1974 and prior to that belonged to a credit union while serving in the United States Air Force. David has served in leadership positions while employed and in other organizations. He previously served 18 years on the PGMEFCU Board of Directors, 14 of those years as Chairman of the Board of Directors. David and his wife Leona live in Tunkhannock Twp.

Credit Union Leadership & Volunteers:

Management Team

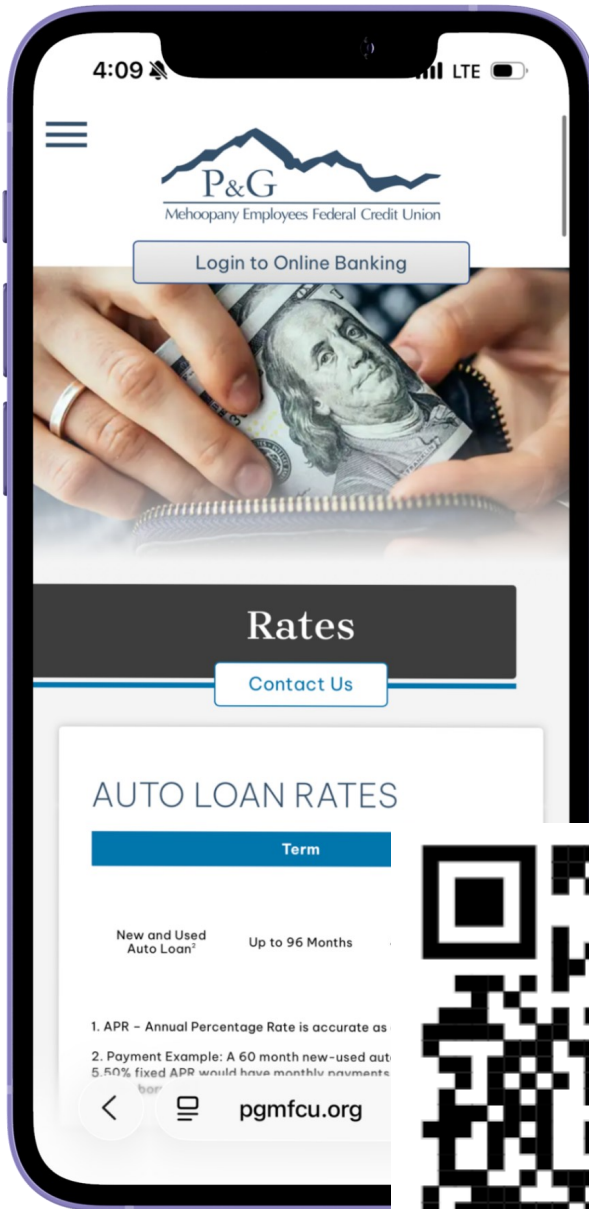
Patrick Holmes, President/CEO
Annette Lynch, VP of Lending
Norita Miko, VP of Operations
Kathy Price, VP of Finance

Board of Directors

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

Supervisory Committee

Sue Tereska, Chairperson
Joyce Larson
Rick Miller



Rates

Scan the QR code or visit pgmfcu.org/rates to view our current rates!



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