

MEMBER QUARTERLY

P&G Mehoopany Employees Federal Credit Union

July 2026

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

Inside this issue:

Online Scam Tips	2
Scholarship Winners	3
Back to School Loan Sale	3
Election Results	3
Leadership and Volunteers	3
Rates	4
Locations and Hours	4

MARK

YOUR

CALENDAR!

**For our
Semi-Annual
Loan Sale
returning
this fall!**

Details will be available at pgmfcu.org



How to spot the top scams that started on social media

If you're on social media, you know posts from friends and family might not be the only ones on your newsfeed — scammers are there too. FTC data shows that losses to scams on social media have been increasing dramatically since 2020 — people reported losing \$2.1 billion to these scams in 2025 alone. The FTC's new data spotlight brings to light some of the insights about what scams people experience on social media. Keep reading to learn how to scroll past the scams.

Here's what we know about the top scams that started on apps like Facebook, WhatsApp, or Instagram:

- **Shopping scams were the most reported scam on social media.**
Scammers post ads offering high-priced items for cheap. If you click, you might end up on a site that's impersonating a well-known brand. Most people said their items never arrived, while others said what came in the mail was either a knock off or simply not what they ordered.
- **More than half of the reported losses came from investment scams.**
Scammers use ads and testimonials offering to teach you a fool-proof way to beat the stock market. But investing always comes with risk.
- **Nearly 60% of people who reported losing money to a romance scam in 2025 said it started on social media.**
Scammers use what's in your profile to build a connection only to later invent a problem that requires you to send them money. And some scammers mix love with money by casually offering investment advice to draw you into a fake investment platform.

To avoid scams on social media:

- **Limit who can see your posts and contacts on social media.**
Visit your privacy settings to set some restrictions so scammers have less to work with.
- **Never let someone you met on social media direct your investment decisions.**
Instead, learn more about spotting investment scams.
- **Before you buy, check out the company.**
Search online for its name plus "scam" or "complaint."

Learn more ways to spot and avoid scams at ftc.gov/scams. If you spot a scam, report it to the FTC at ReportFraud.ftc.gov.

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

2026 Scholarship Winners

Congratulations to the winners of the 2026 Credit Union Scholarship Programs!

Avery Carr <i>Wyalusing Valley High School</i>	Faith Depiero <i>Luzerne County Community College</i>
Megan Garrison <i>Loyalsock Township High School</i>	Sarah Mizenko <i>Wyoming Area High School</i>
Cohen Orlandini <i>Elk Lake High School</i>	Sean Williams <i>Holy Redeemer High School</i>



Back to School Loan Sale

Borrow up to \$5,000 at 7.25%^{*APR} for up to 36 months¹

Offer Valid: August 1 — October 31, 2026

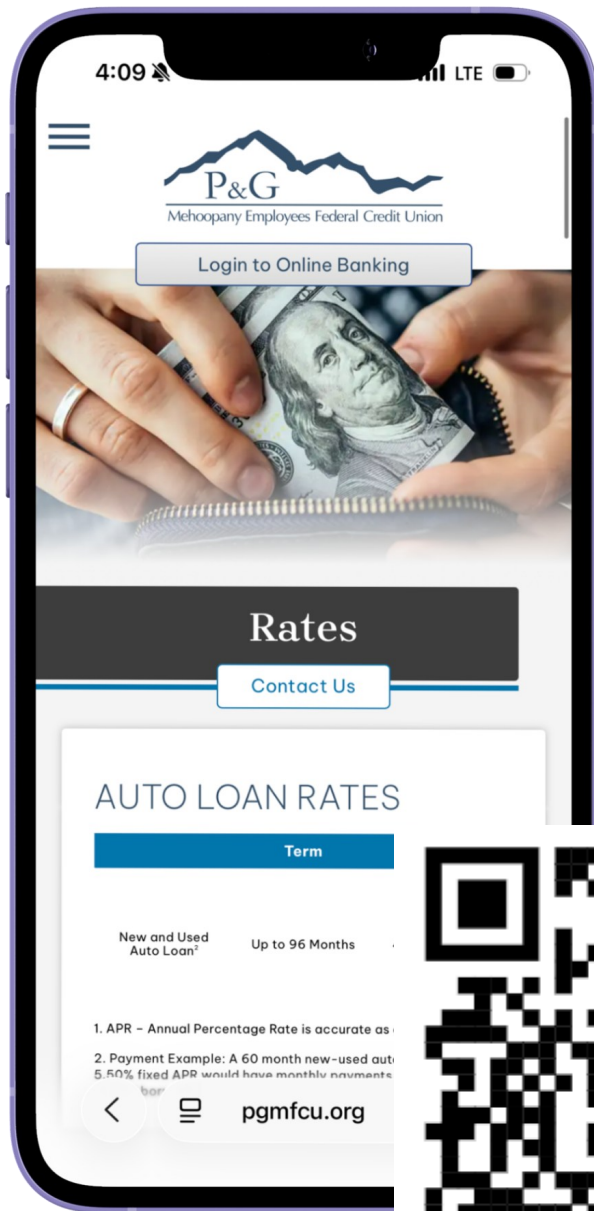
*APR– Annual Percentage Rate. Credit Union membership is required for loan approval. Loan terms and conditions depend on credit qualifications and approval.
1-Payment Example: A 36 month back to school loan with a 7.25% fixed APR would have monthly payments of \$31.00 per \$1,000 borrowed. *PGMFCU: Federally insured by NCUA.*

Board of Directors Election Results

K’ann Strohl, Phil Valvano, and David Sturdevant were elected by a vote cast at the Credit Union’s Annual Meeting on May 7, 2026. All three directors will serve three year terms.

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	Ken Landes, Vice Chairperson	Joyce Larson
Norita Miko, VP of Operations	Erika Colavitti, Secretary/Treasurer	Rick Miller
Kathy Price, VP of Finance	Rick Miller	Barbara Pollock
	Mike Stabinsky	K’ann Strohl
	David Sturdevant	Philip Valvano



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