

MEMBER SURVEY

We'd like to hear from you!
Your feedback plays a crucial
role in improving our services
and products.



SCAN ME

SCAN THE QR CODE, VISIT YOUR
LOCAL BRANCH, OR LOGIN TO
ONLINE BANKING TO SHARE
YOUR THOUGHTS



October, 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

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Holiday Loan

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

Offer Valid: November 1, 2026 through January 15, 2027

Fuel Loan

**Borrow up to \$2,500 at 4%^{*APR}
for 12 months²**

*APR— Annual Percentage Rate. Credit Union membership is required for loan approval. Loan terms and conditions depend on credit qualifications and approval. *PGMFCU: Federally insured by NCUA.*

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.



Home Equity Loan

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



Holiday Closings:

October 12th – Columbus Day
November 11th – Veterans Day
November 26th – 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

That unexpected package you got could be a brushing scam

Did you get a package you didn't order? It could be a brushing scam where a scammer uses your name to leave a fake review for that package you didn't order. It could also be a sign that someone has (or is looking to steal) your personal information.

It starts with an unexpected package that looks like it's from a known company like Amazon, or from a person or business you've never heard of. The package is addressed to you and recent reports to the FTC say it usually has something cheap and random inside, like baby wipes, toothpaste, or seeds.

Why would someone send you that? Scammers do this so they have "validation" of delivery. Then they use your name to place fake reviews online about their business to "brush up" their sales.

Sometimes, the sender might leave a note with a QR code inside the package. It might say to scan to find out who sent the package, or to process a return. But scanning could take you to a phishing website designed to steal information like your credit card numbers, usernames, or passwords.

If you got a package you didn't order:

- **Change passwords** on all your online shopping accounts in case they were compromised. If the package came from Amazon or another online marketplace, message the platform so they can investigate removing the seller.
- **Check your credit** weekly for free at AnnualCreditReport.com. Monitor the information in your credit report and look for signs of identity theft.
- **Know that the law says you don't need to return things you didn't order.** And you don't have to pay for them, either. But be cautious about using the product. After all, you don't know who sent it.

Source: Federal Trade Commission, www.ftc.gov

Credit Union Leadership & Volunteers:

Management Team

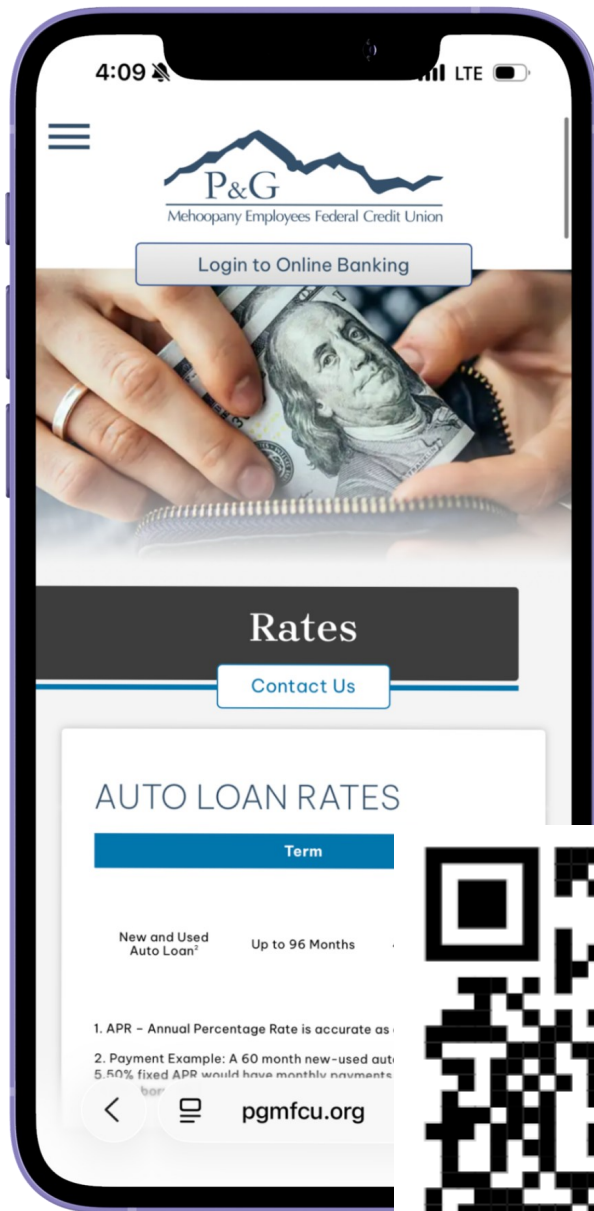
Patrick Holmes, President/CEO
Annette Lynch, VP of Lending
Norita Miko, VP of Operations
Kathy Price, VP of Finance

Board of Directors

Jim Holmes, Chairperson
Ken Landes, Vice Chairperson
Erika Colavitti, Secretary/Treasurer
Rick Miller
Mike Stabinski
David Sturdevant
Barbara Pollock
K'ann Strohl
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