

# A lifetime of Financial Opportunities

Enjoy the Benefits of Membership and get Rewarded!



## Branch Hours

Monday – Wednesday 8:30 am to 6 pm  
 Thursday & Friday 8:30 am to 7 pm\*  
 Saturday 8:30 am to 4 pm

\*901 Arch Street open until 6 pm

Visit [PFFCU.org](http://PFFCU.org)

## Telephone Member Service

215-931-0300 • 800-228-8801

## Branch Offices

King of Prussia Branch on DeKalb Pike  
 Montgomery Mall Branch on Bethlehem Pike  
 Four Greenwood Square at 3325 Street Road  
 Warminster Branch on Street Road  
 Marlton Crossing Branch on Route 73  
 Lenola Road at Moorestown Mall, NJ  
 Route 42 South, Washington Township, NJ  
 Springfield Square North Shopping Center on Baltimore Pike  
 3338 South Broad Street  
 7501 Haverford Avenue  
 9165 Ridge Avenue  
 Cedarbrook Plaza on Cheltenham Avenue  
 7500 Castor Avenue  
 Mayfair Branch on Frankford Avenue  
 Grant and Academy Shopping Center  
 Leo Mall on Bustleton Avenue  
 901 Arch Street (*Main Office*)



PFFCU is federally insured by the NCUA.

The information contained herein is current as of April 2020 and is **SUBJECT TO CHANGE WITHOUT NOTICE.**

REV. 10/20



Service. Value. Convenience. Trust.

## Recently named

### Best of the Best Credit Union

*Best Consumer Loan Experience*

*Best Mortgage Experience*

*Best New Member Experience*

*Best Transaction Experience*

*MemberXP*

## Service

### Friendly, Knowledgeable Member Service

**Representatives** are available by phone or in branch to serve your financial needs.

## Value

Members are eligible to receive **up to \$1,000** with our **Member Bonus Program.**<sup>9</sup>

## Convenience

**Conveniently located full service Branches** in Philadelphia, the suburban counties, and New Jersey.

**Free Self-Service Coin Counting** for members at each branch.

## Trust

90% of surveyed members rated PFFCU as *Exceptional* or *Superior* in the overall Consumer Lending experience.

**PFFCU's mission** is to be our members' primary financial services provider, focusing on loans and deposits. We will earn our members' **Trust** by providing quality financial products at very attractive prices, delivered with superior **Service, Value, and Convenience.**

### NEW MEMBER

Receive **\$100**

when you get a **NEW PFFCU Home Equity Loan or Home Equity Line of Credit** or refinance a home equity loan or home equity line of credit held elsewhere.

### NEW MEMBER

Receive **\$50**

when you get a **NEW PFFCU Auto Loan** or refinance an auto loan held elsewhere.

### NEW MEMBER

Receive **\$50**

when you get a **NEW PFFCU Visa® Credit Card.**

### NEW MEMBER

Receive **\$50**

when you open a **NEW free PFFCU Checking Account.**

### NEW MEMBER

Receive **\$5**

when you open a **NEW PFFCU Savings Account.**

### NEW MEMBER

Receive **\$200**

when you get a **NEW PFFCU Mortgage or refinance a mortgage held elsewhere.**

**Present this coupon to a PFFCU Representative** when you get a **NEW PFFCU Mortgage or refinance your mortgage held elsewhere and receive \$200 in your PFFCU Savings Account.**

Offer does NOT apply to the refinancing of an existing PFFCU loan. Redeemable for one \$200 cash incentive per member within 90 days of start of PFFCU Membership. \$200 cash bonus for EXPIRES then valid only if there is a 3.99% closing cost. This coupon is for new members only. New member must be 18 years of age to qualify for offer. All accounts in new member household must be in good standing at time of coupon redemption. Bonus cannot be combined with any other mortgage offer.

**Present this coupon to a PFFCU Representative** when you get a **NEW PFFCU Home Equity Loan or Home Equity Line of Credit** or refinance your home equity loan or home equity line of credit held elsewhere and receive \$100 in your PFFCU Savings Account.

Offer does NOT apply to the refinancing of an existing PFFCU loan. Redeemable for one \$100 cash incentive per member within 90 days of start of PFFCU Membership. This coupon is for new member only. New member must be 18 years of age to qualify for offer. All accounts in new member household must be in good standing at time of coupon redemption. Bonus cannot be combined with any other home equity loan or home equity line of credit offer.

**Present this coupon to a PFFCU Representative** when you get a **NEW PFFCU Auto Loan** or refinance your auto loan held elsewhere and receive \$50 in your PFFCU Savings Account.

Offer does NOT apply to the refinancing of an existing PFFCU loan or for indirect auto loans obtained through the dealership. Redeemable for one \$50 cash incentive per member within 90 days of start of PFFCU Membership. This coupon is for new members only. New member must be 18 years of age to qualify for offer. All accounts in new member household must be in good standing at time of coupon redemption. Bonus cannot be combined with any other auto loan offer.

**Present this coupon to a PFFCU Representative** when you get a **NEW PFFCU Visa Credit Card** and receive \$50 in your PFFCU Savings Account.

Offer does NOT apply to card replacement or an additional card on an existing account. Redeemable for one \$50 cash incentive per member within 90 days of start of PFFCU Membership. This coupon is for new members only. New member must be 18 years of age to qualify for offer. All accounts in new member household must be in good standing at time of coupon redemption. Bonus cannot be combined with any other Visa credit card offer.

**Present this coupon to a PFFCU Representative** when you open a **NEW free PFFCU Checking Account** and receive \$50 in your PFFCU Savings Account.

Redeemable for one \$50 cash incentive per member within 90 days of start of PFFCU Membership. This coupon is for new members only. New member must be 18 years of age to qualify for offer. All accounts in new member household must be in good standing at time of coupon redemption. Bonus cannot be combined with any other direct opening offer.

**Present this coupon to a PFFCU Representative** when you open a **NEW PFFCU Savings Account** and receive \$5 in your PFFCU Savings Account.

Redeemable for one \$5 cash incentive per member within 90 days of start of membership. This coupon is for new members only. New member must be 18 years of age to qualify for offer. All accounts in new member household must be in good standing at time of coupon redemption. Bonus cannot be combined with any other savings offer. A minimum deposit of \$5 into a \$200 Account is required to open a PFFCU Account and must remain in the account at all times.



EQUAL HOUSING LENDER  
Business Development



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Business Development

# Quality Financial Products, Superior Service, Trusted since 1938

**PFFCU is a not-for-profit financial institution owned and operated by its members.**

Members enjoy **higher yields** on deposits and **lower rates** on loans, all delivered with **personal, responsive service** at a level unmatched in the financial services industry.

Plus, once you become a PFFCU member, you can extend membership to your family members and co-workers!

Joining is easy!

CALL 215-931-0300 or 800-228-8801

VISIT US ONLINE [PFFCU.org](http://PFFCU.org)

STOP BY any PFFCU Branch

## Personalized Service

*Our full service local Call Center staff are available to help you with all of your financial needs.*

*In 2019, we answered 2.1 million member calls with an average wait time of only 21 seconds!*



## PFFCU offers a full complement of financial products

### Free Checking Account

- Interest bearing.
- No minimum balance required or monthly fees.
- Unlimited FREE transactions at any PFFCU ATM. 12 FREE transactions monthly at non-PFFCU ATMs.<sup>1</sup> Surcharge-free ATM transactions at Wawa®, Costco®, and participating 7-Eleven® locations.
- Seamless Online/Mobile Banking experience across all devices, including Mobile Deposit.
- Free overdraft protection from a Savings Account or Personal Line of Credit.<sup>2</sup>

### Mortgage Options

- Fixed and Adjustable Rate Mortgages.
- First Time Home Buyer Mortgage—buy with only a 3.0% down payment.
- HomeReady® Mortgage—borrowers with limited household incomes and good credit can buy with only a 3.0% down payment.<sup>3</sup>
- “No PMI” Mortgages—less than a 20% down payment.
- Jumbo Mortgages up to \$1 million.
- Non-Owner Occupied Mortgage—\$100,000 minimum loan amount. 15 or 30-year fixed rate Conventional Purchase Mortgage.

### Home Equity Line of Credit

- Low variable rate.<sup>4</sup>
- PFFCU HELOC rate = Prime Rate minus 0.75%.<sup>4</sup>
- No Closing Costs.<sup>5</sup>

### PFFCU Rewards Visa® Credit Card

- Low variable rate<sup>6</sup> with no annual fee.
- Same low rate for purchases, balance transfers, and cash advances.
- Contactless Payment—tap to pay the “no-touch” way.
- 24/7 Fraud Monitoring with text notifications.
- No fee for balance transfers or cash advances.
- FICO® Credit Score—free access.<sup>7</sup>

### Auto Loans

- Low rates, quick and easy application process.
- No money down.
- Up to 120% financing.<sup>8</sup>

### PFFCU Member Bonus<sup>9</sup>

In addition to the many other benefits of PFFCU membership, all accounts in good standing are eligible to receive **up to \$1,000!**<sup>9</sup> Learn more at [PFFCU.org/MemberBonus](http://PFFCU.org/MemberBonus)

Proud to be recognized as  
**One of the Best in State Credit Unions**

— Forbes

<sup>1</sup> There is a \$1 fee for non-PFFCU ATM transactions after the first twelve each month. Surcharges may be imposed by other financial institutions, ATM operators, and/or any network for each time certain card transactions are completed at ATMs they own or operate. The ATM operator may charge you multiple fees for multiple transactions (for example, a fee for a balance inquiry and a fee for a withdrawal) during the same ATM session.

<sup>2</sup> You may sign up for overdraft protection from your Personal Line of Credit (PLOC) when you open or maintain a PLOC. If you desire to establish an overdraft protection link to your PLOC (or if you would like to apply for a PLOC), please contact us.

<sup>3</sup> Home Ready Mortgage is a Fannie Mae mortgage product.

<sup>4</sup> The Annual Percentage Rate will vary with the Market based on the Prime Rate and may adjust monthly, and is SUBJECT TO CHANGE WITHOUT NOTICE. It will be an “Index” minus a “Margin.” The “Index” for any given month will be equal to the “Prime Rate” posted in the Selected Interest Rates section of the Federal Reserve website at [www.federalreserve.gov](http://www.federalreserve.gov) fifteen days prior to the beginning of each month. If the Selected Interest Rates section is not updated that day, we will select the rate on the next day it is updated. If the Index changes on or before this day in any given month, your Annual Percentage Rate and monthly periodic rate may change on your statement that is produced on or after the first day of the subsequent month. The “Margin” is -0.75%. Your Annual Percentage Rate thus equals the Prime Rate minus 0.75%. The maximum Annual Percentage Rate that we may impose will not exceed that permitted to be charged by a federally chartered credit union, which at the time of this disclosure is 18%. The minimum APR that can apply is 2.99%. Advances of credit are permissible for five years (the draw period) during which the minimum monthly payment will equal the finance charges plus any other charges (the minimum payment will not reduce the principal balance that is outstanding on the line). After the draw period, the outstanding balance must be repaid over 15 years. Home Equity Line of Credit must be secured by a member’s primary residence and have a maximum LTV of < 80%. Please consult a tax advisor regarding the deductibility of interest.

<sup>5</sup> \$150 is charged if you choose an appraisal upgrade.

<sup>6</sup> The ANNUAL PERCENTAGE RATE (APR) for purchases, balance transfers, and cash advances will vary with the Market based on the Prime Rate and may adjust monthly, and is SUBJECT TO CHANGE WITHOUT NOTICE. It will be the sum of an “Index” plus a “Margin.” The “Index” for any given month will be equal to the Prime Rate published in the Selected Interest Rates section of the Federal Reserve website at [www.federalreserve.gov](http://www.federalreserve.gov) fifteen days prior to the beginning of each month. The “Margin” will be 5.9%, 9.9%, or 14.65% depending on your credit score at the time of your application. The maximum APR that we may impose will not exceed that permitted to be charged by a federally chartered credit union, which at the time of this disclosure is 18.00%. The maximum rate on this card will change if the NCUA changes the maximum rate permitted.

<sup>7</sup> Your FICO® Score will be provided to you for free on your monthly statement and is updated quarterly. You may request to opt out from the FICO® Score disclosure program at any time by notifying us at 215-931-0300 or 800-228-8801 with this preference. FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries.

<sup>8</sup> Financing up to 120% LTV available for members with Tier A+, Tier 1, and Tier 2 credit scores.

<sup>9</sup> The Police and Fire Federal Credit Union Member Bonus Program is subject to change at any time, without notice. The Member Bonus amount, when paid, is dependent on Police and Fire Federal Credit Union’s financial performance and is not guaranteed. **Student Loans are not eligible for the Member Bonus.** To receive the Member Bonus, you must meet all eligibility criteria and have an open/ active savings account in good standing on the deposit date. You must not have caused PFFCU a loss with a charged-off loan(s) and/ or a negative share charge-off(s) within the current year or the previous 5 years. Member Bonus payout requires that you must have accumulated enough deposit interest, loan interest or courtesy overdraft fees to qualify for at least a \$1 Member Bonus. Maximum Member Bonus payout is \$1,000. **The combined balances of all first mortgages that are sold to Fannie Mae and active as of November 30, 2020 may receive up to \$100 for the Member Bonus Program in 2020.** The Member Bonus may be taxable and a portion will be included on a 1099-INT form. Police and Fire Federal Credit Union does not provide tax advice, please consult a tax advisor.

FOR OFFICE USE ONLY

Date  
New Member Name  
New Member Acct. #  
Dept. #  
Teller #

Offer valid through 6/30/2021

Business Development

FOR OFFICE USE ONLY

Date  
New Member Name  
New Member Acct. #  
Dept. #  
Teller #

Offer valid through 6/30/2021

Business Development

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