



COMMITTED TO HELPING MEMBERS SUCCESSFULLY NAVIGATE THEIR FINANCIAL JOURNEY



Spring into savings

with HELOC rates
as low as 7.25% APR*

A smart way to manage cash, consolidate high-interest debt, or fund home improvements this spring. Enjoy no lender fees, no annual fees, and no closing costs—because we've got your back every step of the way!

**APR = Annual Percentage Rate. Terms and Conditions apply. Visit our website for more details.*



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HELOC, eStatements

90 Years Strong: Celebrate Our Community with Us!

Our Annual Meeting is coming up soon!

For nine decades, we've been more than just a credit union—we've been your partner, your neighbor, and your advocate. Together, we've grown stronger, faced challenges, and built lasting relationships rooted in trust and care.

Celebrate this incredible milestone with us at our Annual Meeting, where we'll reflect on our journey, share our vision for the future, and celebrate the members who make it all possible—you.

We can't wait to celebrate with you!

Supporting our community during the fires



PFCU proudly stepped up to help our community during the wildfires by turning our Lake Branch Community Center into a hub for receiving and distributing PPE and essential supplies. In partnership with the Altadena Chamber, our Pasadena FCU team helped get critical resources into the hands of those affected. We also supported a neighboring food truck event at Food 4 Less by providing free water and soft drinks to attendees and first responders. On January 29, we welcomed Grammy-winning rapper and philanthropist The Game to our Lake Ave. Community Center, alongside city leaders, Altadena business owners, and community members impacted by the fires. We're grateful to everyone who donated, volunteered, and supported these efforts. To help those in need, PFCU offered emergency loans, payment assistance, and personalized financial support—made available anytime through our website.

New Employees Highlight



Join us in welcoming our new teammates (from left to right): Chief Information Officer Ozzie Ulupinar, Chief Strategy Officer Hector Martin, Chief Lending Officer Rami Borsheh, Chief Financial Officer Jeremy Calva, and Social Impact Manager Rick Flores. We are confident that their unique skills and expertise are going to make a significant contribution to our community!

Annual Meeting

Celebrating 90 years

You are cordially invited to attend our Annual Meeting!



Enjoy light refreshments, see familiar faces, and meet your Board of Directors and Executive Team!

Wednesday, May 21, 2025
Cafe Santorini - 64 W Union St,
Pasadena, CA 91103
3:00 - 5:00PM Cocktail Hour
5:00 - 6:00PM Annual Meeting

Our branches and call center will be closing early at 2:30 PM.

Call us at 800.445.PFCU or visit any branch location to RSVP.
We look forward to seeing you there!

Due to limited capacity, we will not be able to accept any additional RSVPs once we reach the maximum limit. For more information, visit our website at www.pfcu.org



Jumpstart Your Home Projects This Spring

Planning home renovations or a new garden project? Now is the best time to get our low-rate HELOC!

- As low as 7.25% APR*, it's one of the lowest rates in the local market!
- No lender fees, no annual fee, and no closing costs
- No "teaser" rates or other surprises
- A practical way to manage cash, consolidate higher-rate debt, or finance home improvements as you go
- Borrow what you need (up to your approved credit limit), when you need it
- As you repay your credit line, the funds become available to borrow again, with no need to reapply
- No early closure fee
- 10-year draw, 15-year repayment period

*APR = Annual Percentage Rate. Terms and conditions apply. See website for more details.

Access Your Accounts Online 24/7

Did you know you can access your statements digitally anytime and anywhere? Log in using our Online Banking or Mobile App to check if you're enrolled with eStatements! It's easy and only takes a few minutes to set up.

- Go green and help save the environment by going paperless.
- Get on top of your monthly statements - receive an email notification every month when your eStatement is ready, conveniently stored in one place, and get peace of mind that your statements are safe and secured 24/7.
- Fast and easy to set up - just click on "Statements" in the main menu and follow the prompts to enroll.

Annual Meeting Coming Soon

Join us in celebrating 90 years of dedicated service and reconnect with familiar faces you've come to know over the years! To RSVP, call us at 800.445.7328 or visit any branch location. This is a members-only event, please be sure to have your member ID ready when registering.

We Appreciate Our Dear Members

Thank you for choosing and trust Pasadena Federal Credit Union as your financial partner. Your patience and support during our System Integration was greatly appreciated, and we are excited to bring you an enhanced banking experience with improved services and seamless access to your accounts.

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Contact us: 800-445-PFCU • pfcu.org
Questions & comments: pfcu@pfcu.org
ATMs & Shared Branches: allco-op.org

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the
United States Government. National Credit Union
Administration (NCUA), a U.S. Government Agency.

