



COMMITTED TO HELPING MEMBERS SUCCESSFULLY NAVIGATE THEIR FINANCIAL JOURNEY



Digital  
News

## Our Newsletter is going green

Starting January, our quarterly newsletter will be going digital. You will still enjoy the same great content. Nothing will change, except you won't have to wait for the mail to arrive - as an e-newsletter, you will be able to access The Compass anytime and anywhere that is convenient to you.

In addition to decreasing our carbon footprint, our goal is to deliver important news to our members faster and easier. We hope you will continue to read The Compass each quarter: It is a great source of information regarding the credit union's current promotions and upcoming events. More importantly, it will always be our commitment to deliver stories that can help you achieve your financial goals.

View or download The Compass each quarter at <https://www.pfcu.org/resources/newsletters-and-updates>. We'd also love for you to stay in touch with us via social media. Want to know what's happening around the community? Follow us in Facebook or Instagram today!

### More Inside

page 02

Paint Night with myPSFCU

page 03

Navigating Inflation

page 04

Voted "Favorite"

page 04

Halloween Cookies

# Paint night with Pasadena Service Federal Credit Union

In July, our team had a lot of fun doing Paint and Sip at Pinot's Palette on Green Street. We painted the Colorado Street Bridge, an iconic symbol of City of Pasadena and represents our shared history and the connection between Pasadena's two strongest credit unions. With Pasadena Service Federal Credit Union as our partner, we are "Stronger Together" and look forward to better serving our communities!

To learn more about these two credit unions' intention to merge, visit our website at [pfcu.org](http://pfcu.org).





# Financial Planning



## If your income is stretched to the limit here's a thought

Does your paycheck feel spent before you even get it? More and more families are stretching their income to make ends meet. That's not easy with prices on everything rising. Inflation hasn't stopped since 2022.

Even cutting back on non-essentials still brings many to financial distress. When life's basic necessities keep rising... groceries, fuel, utilities, rents, mortgage rates, and more, it's time to come up with a financial plan.

Many Americans have brought on credit card debt to help cover monthly bills. That was only a band aid solution because now they're paying off that debt with interest rates of 20% or more. Paying off only the minimum amount due is a game they will never win.

If you have brought on high-interest debt trying to stay afloat, know there is one solution that can help you see the light each month. Transfer your debt to a lower interest rate. Our Platinum Visa offers a fixed rate as low as 8.99% APR\* with no balance transfer fees.

A lower fixed-rate plus a zero balance transfer fee can have you paying down that debt faster, and for a lot less. Let us know if we can help.

\*APR=Annual Percentage Rate. Rates range from 8.99% to 17.99% based on credit worthiness; rates as of August 20, 2023, and subject to change without notice. Loan applications subject to credit approval. Please visit [www.pfcu.org](http://www.pfcu.org) for rate information and other details.

# Voted San Gabriel Valley's FAVORITE 2023

It's official! Our loyal fans have spoken again and named us San Gabriel Valley's "Favorite Local Credit Union".

A big thank you to everyone who voted and encouraged others to do the same! We were featured in their special edition June publication (98K readers) and on the newspaper's website (846K online users).

Check us out in the San Gabriel Tribune, Pasadena Star News and Whittier Daily News.



## Halloween Peanut Butter Spiders Deliciously Scary

This Halloween Peanut Butter Spider Cookies recipe is sure to be a hit at your next Halloween party!

**PREP TIME** 45 minutes  
**COOK TIME** 10 minutes  
**TOTAL TIME** 55 minutes

### Ingredients

- 1/2 cup shortening
- 1/2 cup peanut butter
- 1/2 cup brown sugar
- 1/2 cup sugar
- 1 egg
- 2 tbsp milk
- 1 tsp vanilla
- 1 3/4 cup flour
- 1 tsp baking soda
- 1/2 tsp salt
- 1/4 cup sugar, for rolling
- 48 miniature Reese's cups, unwrapped and frozen
- 96 candy eyes
- 1/2 cup chocolate chips

### Instructions

1. Preheat oven to 375.
2. In a large bowl, beat together shortening, peanut butter, egg, sugar, brown sugar, vanilla, and milk.
3. In a medium bowl, whisk together flour, baking soda, and salt.
4. Gradually add dry mixture to wet mixture and beat until blended.

5. Form into 1" balls.
6. Roll in sugar and place a couple of inches apart on ungreased cookie sheet.
7. Bake 10-12 minutes or until golden.
8. Immediately, gently press an upside down frozen peanut butter cup on top of each cookie and move to wire rack to cool.
9. After placing and moving all of the cookies on the wire rack, put in place the candy eyes while chocolate is still slightly soft.
10. Place in refrigerator for 10 minutes to allow cookies to firm.
11. Put chocolate chips in the corner of zippered sandwich bag.
12. Microwave for 20 seconds, knead and repeat until chocolate has melted.
13. Clip tiny piece off of the corner of bag to allow for piping and draw eight legs on each spider cookie.
14. Place in refrigerator for 10 minutes to allow legs to set.

Nutrition Information: YIELD: 48 SERVING SIZE: 1 grams  
Amount Per Serving: CALORIES: 339 TOTAL FAT: 17g  
SATURATED FAT: 6g TRANS FAT: 0g UNSATURATED  
FAT: 2g CHOLESTEROL: 8mg SODIUM: 220mg  
CARBOHYDRATES: 46g FIBER: 1g SUGAR: 35g PROTEIN: 6g

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1285 North Lake Avenue  
Pasadena, CA 91104

Contact us:

626-799-0882 • 800-445-PFCU • pfcu.org  
Questions & comments: marketing@pfcu.org  
ATMs & Shared Branches: allco-op.org

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United States Government. National Credit Union  
Administration (NCUA), a U.S. Government Agency.

