



COMMITTED TO HELPING MEMBERS SUCCESSFULLY NAVIGATE THEIR FINANCIAL JOURNEY



PASADENA  
FEDERAL CREDIT UNION

myPSFCU  
A DIVISION OF PASADENA FEDERAL CREDIT UNION

## STRONGER THAN EVER

## Pasadena FCU and Pasadena Service FCU are now merged

As of March 2024, Pasadena Service Federal Credit Union (PSFCU) is now officially a division of Pasadena Federal Credit Union (PFCU).

Several steps must follow before the expanded credit union can begin serving the combined membership.

- PFCU and PSFCU are now one entity. Beginning Spring 2024, PSFCU will include this tradename: "Pasadena Service Federal Credit Union, a division of Pasadena Federal Credit Union" in their signage, greetings, documents, email and other materials.
- We now continue work to integrate banking systems, with a goal of having our systems fully integrated by the end of 2024 or early 2025. This timeframe is reasonable to create the best merger experience for members and to ensure that employees are supported in this change as well.
- As system integration nears, members will receive up-to-date communications and resources. We will provide detailed information regarding any changes to your accounts, important dates, and more, and will walk you through any steps you need to follow. Again, changes are not expected for members for some time yet.
- If you are a member of both credit unions already, you'll need to note that our systems are not yet joined. You will not be able to transact between your PFCU and PSFCU accounts through online banking, with the app, or in the branch.
- However, you can continue to perform a wide range of transactions such as deposits and withdrawals, make loan payments, and transfer money since both credit unions are part of the **Co-op Shared Branch network**.
- We understand that many of our respective members who are not members of both credit unions are eager to begin transacting from any PFCU and PSFCU locations because it may be convenient—you may live, work, or play near one of these branches in your area. We greatly appreciate your patience. We will communicate often about when you may expect to visit one of these new-to-you locations.

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# Join us for our 2024 annual meeting and merger celebration



Wednesday, May 29th  
**Cafe Santorini**  
64 W Union St. Pasadena CA 91103  
3:00 - 5:00 pm Merger Celebration  
5:00 - 6:00 pm Annual Meeting



## 2024 ANNUAL MEETING & MERGER CELEBRATION

Wednesday, May 29, 2024  
Cafe Santorini - 64 W Union St, Pasadena, CA 91103  
3:00 - 5:00PM (Merger Celebration)  
5:00 - 6:00PM (Annual Meeting)

You are cordially invited to attend our first combined annual meeting between both Pasadena credit unions! Please join us in celebrating this historical merger.

Enjoy light refreshments, see familiar faces, and meet your new Board of Directors and Executive Team! Hear about what we have in store for 2024 and our plans for a bright future ahead.

The **first 50 members** will receive a special gift bag! Our community partners, media, and city officials will also be in attendance. For more details, please visit our website. We look forward to seeing you there!

# We are converting from Visa to Mastercard in 2024



## ATM and Debit Cardholders

- You will receive a new Mastercard debit/ATM card to replace your Visa debit/ATM card beginning in June.
- The new Mastercard debit/ATM card will have a new number and will require you to create a PIN.
- Your new Mastercard debit/ATM card will arrive in the mail before June 24.
- Your new Mastercard debit/ATM card can't be activated until June 24, 2024.
- Once the Mastercard debit/ATM card is activated, your old VISA debit card will no longer work.

## Credit Cardholders

- You will receive a new Mastercard credit card to replace your Visa credit card beginning in July.
- Your new Mastercard credit card will arrive in the mail before August 18.
- Your new Mastercard credit card can't be activated until August 18, 2024.
- The new Mastercard credit card will have a new number and will require you to create a PIN.
- Once the Mastercard credit card is activated, your old VISA credit card will no longer work.
- For rewards credit cardholders, the rewards program will not change. Your points balance will remain the same. However, you may be instructed at a later date to create a new username and password to log into your account. More information will be provided to all existing Visa Platinum Rewards cardholders soon.

**Mastercard Benefits** – More benefits and information can be found on our website once the Mastercard conversion is complete, but here's a sneak peak of what you can expect.

- Worldwide acceptance in as many places as Visa (52 million).
- Mastercard Identity Theft Protection <sup>™</sup> : Provides cardholders with access to a number of Identity Theft resolution services, should cardholders believe they are victims of Identity Theft, including alerts with possible identity theft, monthly risk alert / newsletter, resolution services available 24/7 year-round, lost wallet assistance, single bureau credit monitoring, financial account take over monitoring, and URL and domain monitoring.
- Zero Liability: Mastercard cardholders pay only for the purchases they have authorized on their US issued Mastercard card and won't be held liable in the event of an unauthorized purchases. Zero Liability applies to purchases made in the store, over the telephone, online, or via a mobile device and ATM transactions. Cardholders should not be held responsible for unauthorized transactions if they have used reasonable care in protecting the card from loss or theft; and promptly reported loss or theft to their financial institution.
- Mastercard Global Emergency Services: Provides 24 hour a day, seven day a week customer service assistance with Lost and Stolen Card Reporting, Emergency Card Replacement, Emergency Cash Advance, as well as assistance with locating ATMs and help with account-related questions.



## INTRODUCING

# New auto-buying service with Carscouts

As a PFCU member, you have free access to our auto buying service with Carscouts for the best possible car buying experience. No need to go to the dealership. Carscouts will find and negotiate your dream car for you so you make the most of your money.

With our auto buying service, you can:

- Save an average of \$3,000 on your purchase.
- Auto Refinance when your credit score improves or any other factor that will lower your monthly payments.
- Have the vehicle of your choice with the exact features, packages and color combination you want.
- Fleet discounted pricing for more affordable monthly payments.
- Delivery right to you at home, work or at PFCU.
- Purchase new, used, and even after-market accessories.
- Get expert guidance through the entire process and have all the paperwork handled for you.

Learn more by visiting our website and under Loans, click on Auto-Buying Service.

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ATMs & Shared Branches: [allco-op.org](http://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.

