

THE PAFCU REVIEW

December 2018

WHAT'S NEW?

The Holiday Loan is back! You can borrow up to \$2,000 for a low interest rate, and have it paid off before next year!

Santa Claus is coming to town! All PAFCU branches will be having FREE photos with Santa! Check out the schedule on the back for more details.

We need your help! We are collecting donations for Petersburg Social Services and Dominion Energy's Thisability Christmas Program

- New toys \$10 - \$25 for ages 3 - 16
- Canned goods and non-perishables
- New clothing items including coats for ages 3 - 16.

You can donate at any PAFCU branch until December 18th. Please call or email us if you have any questions about acceptable donations.

PAFCU received great news! We are now a Certified Community Development Financial Institution! This means that we been recognized for our mission and have also been given the opportunity to make more dreams come true.

CDFI certification opens the door to grant funding, tax credit and bond programs. These funds will allow PAFCU to make more loans, provide more products and services and make investments that benefit our community!

PAFCU ROCKSTARS

This month, we would like to shout out Randi Simmons, our one and only Mortgage Expert! In the past few years, Randi has built our Mortgage program from the ground up. She always goes above and beyond to get our members approved for a mortgage. She also hosts Home Buyers Seminars, which has been very successful in educating our members on the home buying process. Randi often attends Chamber meetings to stay involved with the community.

Vicki Clark, our Member Service Agent at the Chesterfield branch, has been stepping out of her comfort zone to take loan applications for our members in addition to her other duties! Keep up the great work Vicki!

Ashley Little is our new Loan Processor at the Chesterfield branch. Ashley has already processed over 150 loans in her first month alone!

UPCOMING EVENTS

12/1 Petersburg Christmas Parade 3-5 PM
Old Towne Petersburg

12/5 Petersburg Rotary 7:30-8:30 AM
Petersburg YMCA

12/6 Reliable Rides Class 4-6 PM
Petersburg Branch

12/7 Pearl Harbor Honor Day 11 AM
Blandford Cemetery Petersburg, VA

12/9 Chester Christmas Parade 2-5 PM
Chester YMCA

12/11 Reliable Rides Class 11-1 PM
Petersburg Branch

12/11 Mortgage Seminar 5:30-7:00PM
Petersburg Branch

12/12 Petersburg Breakfast Rotary
Petersburg YMCA

12/18 Last day for toy donations
All branches

12/20 Reliable Rides Class 4-6 PM
Petersburg Branch

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OUR TWO CENTS

It's the holiday season, which means traveling, shopping, and eating! Unfortunately, scam artists are just as busy as we are this time of year. Here are a few tips to reduce your chances of fraud.

1. Using a Credit Card rather than a debit card for purchases can reduce your chances of fraud. The funds are easier to replace if you do become a victim of fraud, and you don't run the risk of scammers gaining access to your PIN number. If you do not have a credit card, ask a PAFCU employee how to apply.
2. Visa offers a service that sends a notification to your phone every time you make a purchase. This will notify you when there has been an unauthorized purchase on your card. Follow this link to register in just 5 minutes: <https://usa.visa.com/pay-with-visa/featured-technologies/purchase-alerts.html>
3. Before swiping your card at the gas station, ATM, or similar payment device, pull up and out on the card reader to insure an ATM skimmer is not on it. Scammers place these ATM Skimming Devices on frequently used card readers to collect card numbers and PIN information.
4. While shopping online, make sure that your connection is secure by checking that each website says https and secure in the website address. Making sure that you are on a secure site will lessen your chance of fraud.



Member Appreciation Day at the Chesterfield Branch!
That's a lot of candy!

PICTURES WITH SANTA

WEST BROAD
DECEMBER 20TH 10 AM- 12 PM

COLONIAL HEIGHTS
DECEMBER 20TH 2 PM- 4 PM

CHESTERFIELD
DECEMBER 21ST 10 AM- 12 PM

PETERSBURG
DECEMBER 21ST 2 PM- 4 PM



ALL PICTURES WILL BE POSTED TO OUR FACEBOOK PAGE, WE WILL NOT PRINT PICTURES ON SITE. FEEL FREE TO TAKE PICTURES WITH YOUR PERSONAL CAMERA OR PHONE.



Member Appreciation Day at the West Broad Branch! It was "poppin!"

Follow us on Facebook



This credit union is federally insured by the National Credit Union Administration

Congratulations to Mary Diane for winning our November Facebook Contest!



PSSST...
GUESS WHAT?
PAFCU IS NOW ON
Instagram