



pheple FCU

Quarterly Newsletter
Summer 2020

→ A MESSAGE from our CEO



Maria A. LaVelle, CEO

As we welcome summer, the sunshine and warmer days bring a little joy and happiness to our lives. As we look back over the past six months of 2020, we begin to reflect what we have experienced as an individual, community and country. When we celebrated the beginning of a new year, none of us could have predicted where we are today. The current pandemic has changed the ways most of us live our lives, and honestly, they have become part of our 'new' normal. Now how many times have we all heard the words "new normal"?

We are adapting to that new normal here at the credit union. We have seen an increase in our digital products and services. We are proud that we have many options available for you access your account from the comfort of your home. The credit union implemented service by appointment in our branches to have dedicated time with each member who would like to apply for a loan, open an account or discuss your account. We find ourselves asking, "What do

our branches look like in the future?" The credit union has also created a task force to evaluate the current work experience for our back office support team. They have been forced to work remotely for the past 12 weeks, and have done a wonderful job adapting to a new way of doing things. What does that mean or look like going forward? Again, all a part of this new normal we are tasked to live and work in.

Another pivotal part of 2020 is the ongoing protest and civil unrest that is occurring in our community and country. It has made many of us pause and look at where we are as country and community. As an African American woman, I stand up for the end of the systemic racism that exists in the world and stand beside the police officers who put their lives on the line each day to protect our community. I believe you can do both. Together we must push for and work towards a better tomorrow. As a CEO of a credit union, recognize that we are part of a bigger movement, founded on the principle of inclusivity and serving the underserved; we must continue to create a culture of financial inclusion and support our philosophy of "People Helping People". We plan to work together with local organizations to be a part of the solution and the conversation.

The credit union is excited to announce that the Willow Crossing "newly" renovated

Our COVID-19 Response BY THE NUMBERS

331

number of deferred
loans

\$5,153,206

total dollar amount of
deferred loans

\$34,566

waived fees,
March to June

lobby will be opening in July. The full-service drive-thru ATM is now available 24/7 and is able to accept deposits. We appreciate your patience and understanding with the extended lobby closure to complete the renovations. Please stop in and take a look.

Thank you all for your continued membership, support and commitment to Pheple FCU. We remain committed to the financial well-being of our members, employees and the community.

I always like to hear from you; please feel free to contact me at mlavelle@pheplefcu.org.

Sincerely,

Maria A. LaVelle



WILLOW CROSSING BRANCH
A brand-new teller line and spacious lobby wait to welcome our members.

WILLOW CROSSING UNDERGOING RENOVATIONS

A brand-new branch experience awaits!

Our Willow Crossing branch is currently undergoing extensive renovations, including a brand-new teller line, new offices, and a convenient drive-up ATM, just to name a few! Coupled with our first-rate member service, a world-class branch experience is coming your way.

We went through a total refresh, from the teller line, to the offices, even the front door was moved! Our goal is to provide you with a space where you feel welcome and comfortable.

The office will be open for walk-in teller transactions, normal business hours, beginning July 13. Hours are Monday to Thursday, 9am to 5pm, Friday, 9am to 6pm. Saturday hours, 9am to 1pm, will remain drive-thru only. The branch is located at 708 Route 119, Greensburg, PA.



NEW EXTERIOR
We moved the front door and replaced the front windows to improve accessibility.



OFFICES
Three bright, sunny offices provide our members privacy when they need it.

Upcoming Events

July 13 Willow Crossing Re-opening lobby will be open, come check out our new digs!

Sept 7 Labor Day All Pheple FCU branches and offices closed.



BRAND NEW ATM
Our brand new drive-up ATM allows you to withdraw, deposit, check your balance, and more, 24 hours a day, 7 days a week!

Drive-up ATM installed at Willow Crossing

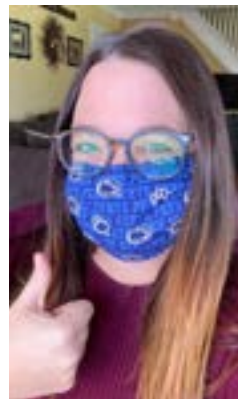
Since our old ATM was damaged by flooding in 2018, we have heard from members how much they miss it. We were listening! Going live on June 8, 2020, we installed a state-of-the-art ATM in the drive-through of our Willow Crossing office.

Withdraw, deposit, and check your balance with ease!

The new ATM allows for safe, easy access to your funds, 24 hours a day and 7 days a week, right from the comfort of your vehicle.

EMPLOYEE APPRECIATION 2020

We celebrated our #PheplePeople with a whole week of fun spirit days, including Red White and Blue Day, Sports Team Day, Class of 2020 Day, and Vacation Shirt Day. Then, we kept the fun going with #ThankYouThursdays, with more spirit days like Crazy Hat Day and Mismatch Day. We like getting to be a little silly once in a while!



Employee Anniversaries

Thank you to these employees for their service!

Maria - 19 years

Matt - 7 years

Kristi - 6 years

Kaylene - 5 years

Kris - 2 years

Denise - 2 years

Amanda - 2 years

Andrew - 1 year

Anthony - 1 year

Jamie - 1 year

What's for lunch?

Our employees supported local businesses this quarter by ordering lunch from several local restaurants, including:

- Fortune Cookie Restaurant
- Falbo's Pizzeria
- Pit Take BBQ
- Lucci's Pizza & Pasta
- Gianilli's
- Parkwood Inn
- Norvelt Pizzeria
- Italian Village Pizza
- Dino's Sports Lounge
- Cancun Mexican Restaurant
- Big Shot Bob's House of Wings
- Caffe Barista
- Peking Garden
- and many more!

Please join us in supporting local restaurants as they adjust to new life in the Green Phase!

SUPPORTING OUR COMMUNITY IS ALWAYS ONE OF OUR TOP PRIORITIES, BUT THE PANDEMIC FORCED US TO ADJUST HOW WE DO THAT. WE PARTNERED WITH LOCAL BUSINESSES TO SHOW OUR APPRECIATION AND RESPECT FOR OUR LOCAL ESSENTIAL WORKERS AND COMMUNITY MEMBERS.



We partnered with **Ginnilli's II** to send dinner to the **Mutual Aid** first responders



We partnered with **Fox's Pizza Den** to send pizza to the **Penn Township Giant Eagle** employees



We partnered with **Mr. Mike's Sports Pub & Grub** to send dinner to the **North Huntingdon Rescue 8** first responders



We partnered with **Italian Village Pizza** to send pizza to the **Eastgate Giant Eagle** employees



We partnered with **Long's Catering** to send lunch to the staff at **Westmoreland County Food Bank**



We partnered with **Rob's Pizza** to send pizza to the **Murrysville Shop 'n Save** employees



We partnered with **Caffe Barista** to send pastries to the **USPS - Greensburg** employees



We partnered with **Rocco's Pizza** to send pizza to the **Youngwood Shop 'n Save** employees



We partnered with **Sam's Club** to send snacks to the staff of **Westmoreland Manor**



We support our colleagues in the financial services world, too! We partnered with **Iceburgh's Bistro** to send lunch to the Circleville office of **First National Bank**. The staff there has processed over 80 Paycheck Protection Program loans for local businesses in our community.



We partnered with **The Original Pie Shoppe** to send treats to the officers and staff of **Ligonier Valley Police**



We purchased a Google ChromeBook for a **Jeannette School District** student so that they can attend online classes



We partnered with **Enrico's Bakery** to send sweet treats to the employees of **AHN Hempfield Hospital**



We made a donation to **Westmoreland Community Action's** Emergency Fund, which helps supports critical services and provides a lifeline by helping to cover food boxes, energy assistance, emergency vehicle repair, and more, for Westmoreland County residents.



We identified three members in need of an extra helping hand (one in each **Greensburg, Mt. Pleasant, and Export**) and sent them **Giant Eagle** gift cards to help



Scholarship Winners Announced

We are pleased to announce the winners of our two annual scholarships:

The Christine Saddler Memorial Scholarship has been awarded to **Ryan Mickey**, Penn-Trafford High School Class of 2020.

The Cash Stash Student Scholarship has been awarded to **Julia Vislosky**, Penn-Trafford High School Class of 2020.

Congratulations to Ryan, Julia, and the entire Class of 2020!



Don't miss out on all the fun!

Follow us on Facebook,
Instagram, and Twitter
@pheplefcu

Current Share Certificate Rates

Share Certificates	Rate	Yield
12 Months	0.30%	0.30%APY
36 Months	0.40%	0.40%APY
60 Months	0.50%	0.50%APY

IRA Share Certificates	Rate	Yield
12 Months	0.35%	0.35%APY
36 Months	0.45%	0.45%APY
60 Months	0.55%	0.55%APY

Members age 60 and older receive an additional 0.15%APY on the rate of any certificate!

APY = Annual Percentage Rate. Rates are effective as of April 1, 2020 and subject to change; \$500 minimum investment to open a share account and obtain the APY; penalty for early withdrawal may reduce earnings. Insured by NCUA.

Current Loan Rates

Save with Pheple FCU Relationship Pricing on Signature and Auto Loans. Receive an additional 0.25% off any posted loan rate (up to 1.00%) for EACH of the following utilized services

- Checking Account
- Payroll Deduction or Automatic Payments
- Visa Credit Card
- Senior Members (age 60 and up) automatically receive a 0.25% discount

	APR	Relationship Pricing Discount Rate
Signature Loan	as low as 9.99% APR	as low as 8.99% APR
Vehicles		
New (up to 60 months)	as low as 3.75% APR	as low as 2.75% APR
New (84 months)	as low as 4.75% APR	as low as 3.75% APR
Used (up to 60 months)	as low as 4.75% APR	as low as 3.75% APR
Used (84 months)	as low as 5.75% APR	as low as 4.75% APR
Line of Credit (Variable)	WSJ Prime Rate	WSJ Prime Rate

Home Equity	1st Lien	2nd Lien
0-60 Months	3.50% APR	4.00% APR
61-120 Months	3.75% APR	4.25% APR
121-180 Months	4.00% APR	4.50% APR
181-240 Months	4.00% APR	4.75% APR
Line of Credit (Variable)	WSJ Prime Rate	WSJ Prime Rate

*APR = Annual Percentage Rate. All loans subject to normal underwriting guidelines. Other rates and terms available. Rates effective as of 06/10/2020

Our Locations

Notice: Walk-in teller transactions allowed, please call for office visit appointments.

EASTGATE PLAZA

5142 Route 30 Suite 105
Greensburg, PA 15601
☎ 724-834-5580 📠 724-834-9327
🕒 M-Th 9am to 5pm; F 9am to 6pm; Sat 9am to 1pm

PENN VALLEY PLAZA

1075 Harrison City Export Road
Jeannette, PA 15644
☎ 724-834-5580 📠 724-744-0680
🕒 M-Th 9am to 5pm; F 9am to 6pm

WILLOW CROSSING

708 State Route 119
Greensburg, PA 15601
☎ 724-834-5580 📠 724-838-9180
🕒 M-Th 9am to 5pm; F 9am to 6pm; Sat (drive-up only) 9am to 1pm

THE VAULT BY PHEPLE FCU

Temporarily Closed
WCCC Student Achievement Center
145 Pavilion Lane
Youngwood, PA 15697
☎ 724-834-5580
🕒 M-F 9am to 2pm

Phone Numbers to Remember

**PHEPLE FCU
(724) 834-5580**

**DEBIT CARD QUESTIONS
(844) 892-8385**

**CREDIT CARD QUESTIONS
(844) 398-4493**

**AUDIO RESPONSE
(800) 561-1976 (24 hours)**

“Do what you can, where you are, with what you have”

- Theodore Roosevelt, 26th President of the United States