

pheple to people

pheple^{FCU}

Quarterly Newsletter
Spring 2021

→ A MESSAGE from our CEO



Maria A. LaVelle, CEO

As I sit down today to provide you with an update on the credit union, we are seeing a little hope of things returning to normal. The CDC has lifted the mask mandate for fully vaccinated individuals. That means we can see smiles again. We can exhale a little. We can embrace the summer days with the hopes of family gatherings and beach trips. All that being said, **I want to thank all of you for the ongoing support and understanding you have given this organization**, and the concern you've demonstrated in regards to our physical and mental health. As we've all managed to live our lives through such uncertainty, we've developed a better appreciation for the gesture of a simple smile or the gentle touch from another human being.

The credit union is celebrating 70 years of services this year. There are many of you that have been a part of this credit union for the beginning –our “Legacy” members. We appreciate your years of support. We were established in 1951 by Bell of Pennsylvania Telephone

Employees as a financial cooperative with the mission of improving the financial lives of their employees.

After 70 years, that is still the mission of this organization: **“We are dedicated to the financial well-being of our community.”** The past year is an example of the importance of that mission. Many of our members were faced with challenges caused by the pandemic. We worked very hard to listen to those challenges and create solutions to lift some of that burden. The credit union recognized that the restrictions placed on the in-person transactions created hurdles for many of our vulnerable members when it came to accessing their funds. Therefore, we began curbside service and developed designated in-person branch hours.

Our mission states that we are dedicated to the financial well-being of our COMMUNITY. Our community's needs during the past year were important to us and the credit union wanted to play a vital role, even something as simple as a lunch order from a local restaurant, donating essentials to a nursing home, buying lunch for local essential workers, collecting clothes for Feed the Spirit and much more. We do all this because it is who we are and what we believe in. **We are People helping People.**

Many things are coming up over the summer months at the credit union. Here are just a few:

- **phone system** upgrade,
- refreshing our **website**,

*Connect with your
Credit Union.
All members welcome.*

The Annual Meeting of Members of Pheple FCU will be conducted on **September 15, 2021**, 9am ET, at the **Event Center at Westmoreland County Community College** (Student Achievement Center Building, 145 Pavilion Lane, Youngwood, PA).

You can register to attend the meeting by visiting pheplefcu.org/annual-meeting or by calling (724) 261-3650.

Please refer to the next page for more details.

- our **70th Annual Meeting**,
- **member surveys** (we value your feedback!),
- call to **serve on our Board of Directors**: play a part in the future direction of the credit union, and
- the retirement of our Chief Operations Officer, **Dennis McGowan**, who we thank for his commitment to this organization. He will be missed.

I hope to see many of your smiles this summer.

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

Sincerely,

Maria A. LaVelle
Chief Executive Officer

CELEBRATING 7 DECADES
Annual Meeting on September 15, 2021 will
mark 70th anniversary



70 YEARS OF SERVICE Pheple FCU, formerly Bellco Employees Federal Credit Union, was founded in 1951.

Seven decades of helping people and we are just getting started.

The 70th Annual Pheple FCU Annual Meeting will be held on September 15, 2021. The meeting will start at 9 am at the Event Center at Westmoreland County Community College.

All members are invited to join us for a continental breakfast, prizes, and to hear about the past year at the credit union and plans for the future.

This will be one of our first in-person events following the COVID-19 pandemic, and we are SO excited to get to see our staff, board, and members all together.

To RSVP for the Annual Meeting, please visit: pheplefcu.org/annual-meeting

Our Story

Here is where it all started, back

in 1951. Bell of Pennsylvania Telephone Employees established **Bellco Employees Federal Credit Union**, servicing employees and their families. This credit union ran as a success for 53 years. In 2004, the name of the credit union changed to allow for great expansion and growth: **Westmoreland Community Federal Credit Union**. The charter changed to community with membership open to all individuals who live, work, worship, or attend school in Westmoreland County.

The rise did not stop there. **Greater Greensburg Industrial Credit Union** merged with us in 2007, and in 2010, **Greensburg Community Federal Credit Union** did the same.

Our financial literacy program really took off in 2013 whenever the **Warrior Cash Stash** student branch was opened in Penn Trafford High School. One year

Important Dates

July 5 Independence Day (observed) All credit union offices will be closed.

July 22 Mortgage Education Seminar virtual, visit pheplefcu.org/mortgage-seminar

September 15 Annual Meeting Westmoreland County Community College Event Center, register at pheplefcu.org/annual-meeting

later, Penn Trafford Elementary and Middle School's **Save Day Program** began. We are passionate about our youth and their financial knowledge. Also in 2014, **WESTCO Federal Credit Union** merged with us and expanded our member base. In line with financial literacy, another student branch was opened at Greensburg Central Catholic Junior-Senior High School named the **Centurion Cash Stash**.

2017 brought about **Westmoreland Federal Employees Federal Credit Union** merging with us. And the Save Day programs have not stopped yet. We have expanded the program to Mother of Sorrows School, Queen of Angels, and Mary Queen of Apostles.

On September 24, 2018, Westmoreland Community Federal Credit Union changed its name to **Pheple FCU**. People helping people. That is what this credit union was about, is about, and will always be about. You are what matters. The people working inside of Pheple are just like those outside. Life happens to all of us, and we are here to help.



We are looking for Director candidates who are **passionate** about the financial well-being of our community, **bring insight** and **commitment to diversity and inclusion**, and are looking for a volunteer opportunity that allows them to do so.

As a Director on our Board, you'll be able to contribute to the overall success of Pheple FCU by contributing your diverse perspectives, as well as your leadership and business management skills to help make life better in our communities.

BE A PART OF SOMETHING BIG! OUR BOARD OF DIRECTORS IS LOOKING FOR DIRECTOR CANDIDATES.

Apply by August 1, 2021 at pheplefcu.org/board-candidate

- You'll gain valuable insight and experience around **best practices in board governance** and operation of a financial institution.

- You'll sharpen your understanding of **strategic planning** in the credit union industry.

- You'll develop a greater sense for how you as an individual, and as a member of PHEPLE FCU, can more effectively **improve life for those who live and work in our communities.**



DIAPER DRIVE In May, we held a Diaper Drive benefitting the Western Pennsylvania Diaper Bank. We were able to donate 30 boxes of diapers, as well as a monetary donation, thanks to the generosity of our staff and members. We are also excited to announce that our branch locations are now drop-off locations for the Diaper Bank, so if you missed our drive, you can still drop off diapers at any time and we will pass them along.



ANIMAL FRIENDS We love our furry friends! Our Community Relations team visited Animal Friends rescue and donated dog food, cat food, treats, leashes and pill pockets.

FILL-A-TRUCK Our employees collected donations for Feeding the Spirit's Fill-a-Truck event. This great event brings goods to those in need and helps raise funds for Feeding the Spirit!

SCHOLARSHIPS AWARDED

Our CEO, Maria LaVelle, had the pleasure of presenting our two scholarships to graduating seniors at Penn Trafford High School on May 14.

Our Christine Saddler Memorial Scholarship went to **Trevor Wilson** who will be attending Widener University studying Political Science.

The Cash Stash Scholarship went to **Gabriel List** and he will be attending Seton Hill University to study Musical Theater.

Both students graduated from Penn Trafford High School on May 27, 2021.

A huge congratulations to Trevor, Gabriel, and all of the Class of 2021! Job well done! Best wishes to you in all of your future endeavors.





Employee Anniversaries
Thank you to these employees for their service!

Linda - 27 years

Maria - 20 years

Ciara - 9 years

Matt - 8 years

Kristi - 7 years

Kris - 3 years

Denise - 3 years

Heather - 2 years

Anthony - 2 year

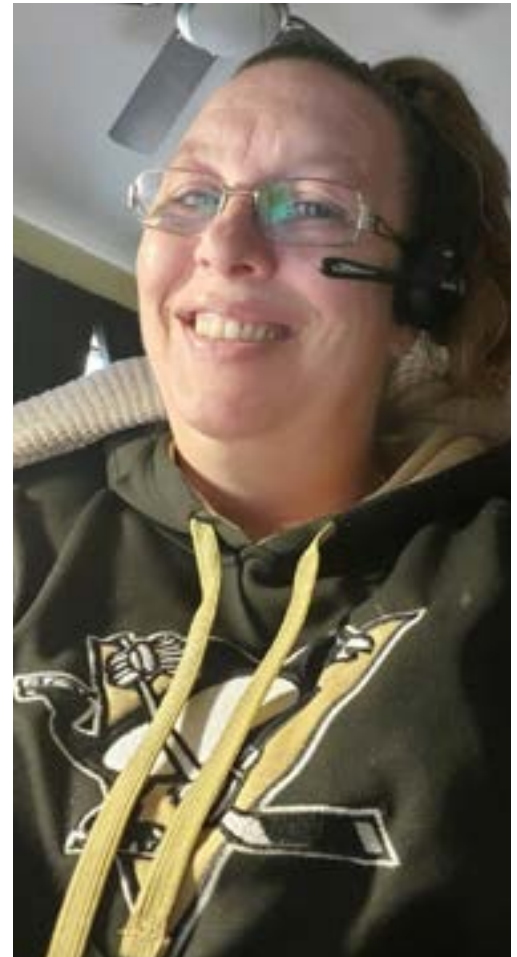
Jamie - 2 years

#PHEPLEPEOPLE APPRECIATION WEEK

In April, we spent a whole week celebrating our #PheplePeople with lots of treats, lunches, and fun days!

- Culture Day
- Black and Gold Day
- WooHoo Wednesday
- Step into Spring Day
- Mismatch Day
- Lunch on Us
- Snack Boxes

Here are some highlights from the fun.



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 current as of 06/11/2021 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 2.49% APR	as low as 1.49% APR
Used (up to 60 months)	as low as 2.99% APR	as low as 1.99% APR
Motorcycles		
New (up to 60 months)	as low as 3.49% APR	as low as 2.49% APR
Used (up to 60 months)	as low as 3.99% APR	as low as 2.99% APR
Home Equity	1st Lien	2nd Lien
0-60 Months	3.50% APR	5.00% APR
61-120 Months	3.70% APR	5.25% APR
121-180 Months	3.71% APR	5.50% APR
181-240 Months	3.71% APR	5.70% 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 current as of 06/10/2021 and subject to change.

Our Locations

Notice: Teller transactions, walk in; appt. required for office visits: pheplefcu.org/appointments

EASTGATE PLAZA
(APPT. REQUIRED FOR OFFICE VISIT ONLY)
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
(APPT. REQUIRED FOR OFFICE VISIT ONLY)
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
(APPT. REQUIRED FOR OFFICE VISIT ONLY)
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

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)

“It was June, and the world smelled of roses. The sunshine was like powdered gold over the grassy hillside.” -- Maud Hart Lovelace