

pheple to people

pheple^{FCU}

Quarterly Newsletter
Winter 2021

→ A MESSAGE from our CEO



Maria A. LaVelle, CEO

I always wonder what the protocol is for how long you can say "Happy New Year." Since this is the first time this year that I am addressing all of you, I'm going to say that it should be okay: I would like to wish all of you a Happy New Year and hope that 2021 has been treating you well. We are still living in uncertain and challenging times. The pandemic will most likely be here for majority of this year. We remain committed to being there for our members during these unprecedented times. **Please reach out and let us know what we can do to help you.**

The Board of Directors held a Strategic Planning late last year to discuss the **strategic objectives of the credit union for the next one to three years.** Although we are operating in uncertain times, we must look forward. What the past year has reiterated to the credit union is the importance of technology and digital solutions. The fact that the credit union had many solutions in place enabled our members to manage, and have access to, their accounts from the comfort and safety of their

own homes. However, there is more we can do in regards to digital solutions. Therefore, our first objective is to **enhance our member experience via technology.** We are considering options such as video chat, a virtual branch, and reevaluating our current Mobile App.

Our second objective is to **grow the credit union horizontally by increasing the member relationship.** The bottom-line: we would like you to utilize more of the products and services we offer. Our third objective is to **enhance the financial well-being of our membership and create financial inclusion for the vulnerable members of our community.** This entails educating you about products and services that the credit union currently offers and showing you how they will assist in improving your financial lives, while also implementing new products that will accomplish the same. When it comes to our community, we want to be the trusted financial partner to those who do not have one and partner with local organizations that provide assistance to our community's most vulnerable residents.

We will continue to plan for tomorrow and will remain dedicated to the financial well-being of our community. I always like to hear from you; please feel free to contact me at mlavelle@pheplefcu.org.

Much appreciation,

Maria A. LaVelle
Chief Executive Officer

Visiting a branch

**LOBBIES OPEN,
APPOINTMENTS REQUIRED
FOR OFFICE VISITS**

**Effective 2/1/21, you can walk
in for teller transactions at all
branches.**

Office visits still require an appointment:
pheplefcu.org/appointments
or call us at (724) 834-5580.
*Please wear a mask and
practice social distancing.*

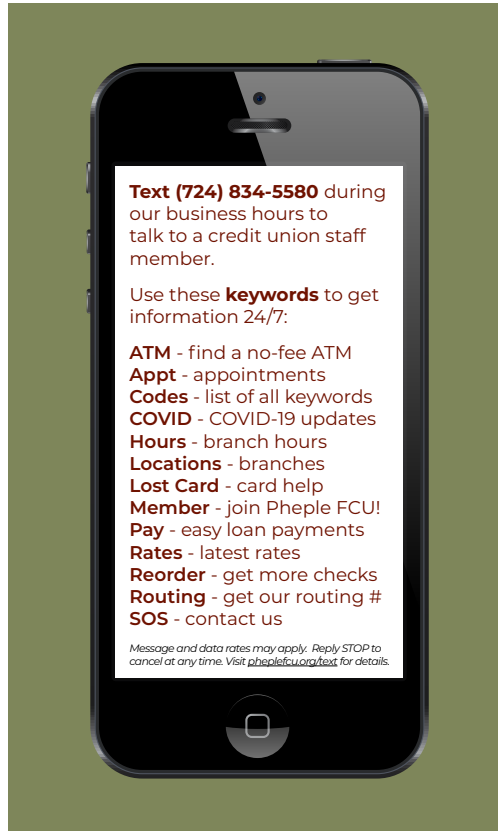
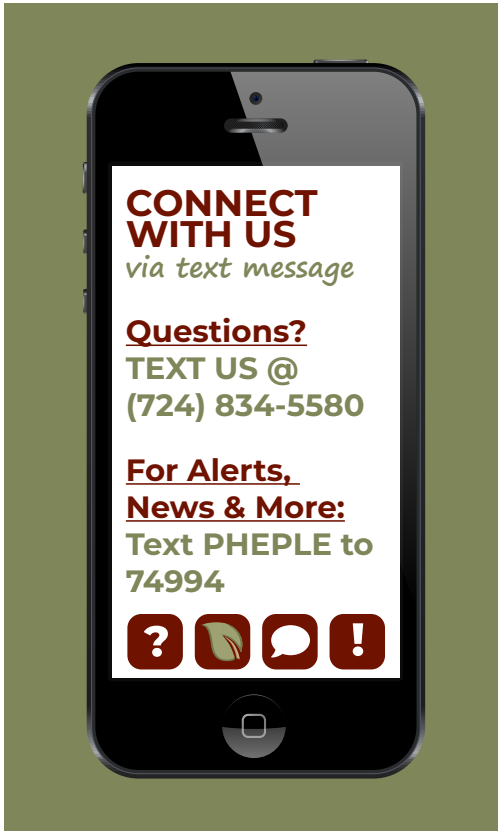


THANK YOU!
**We won the Credit Union
category of Trib Live's
Westmoreland Best of the
Best Awards.**

*Thank you to our wonderful
members and everyone who
voted for us!*

TEXTING NOW AVAILABLE

Talk to us via text message, and sign up for text alerts!



NEW TEXTING SERVICE Left: Text us at (724) 834-5580 with questions, and sign up for Text Alerts by texting PHEPLE to 74994; Right: List of keywords to get answers via text 24/7

In December, we launched a new service to make it easier than ever to reach us. Now, members can text us directly at our main phone number, (724) 834-5580, and communicate with a credit union staff member.

During our normal business hours, Monday-Thursday 9am to 5pm, and Friday 9am to 6pm, **a live credit union staff member will be available to answer your texts.**

We also have auto-response keywords available for Frequently Asked Questions 24 hours a day, 7 days a week. See above for a list of keywords, or simply text the word “Codes” to (724) 834-5580 to get a list sent directly to your phone.

We are offering this service in direct response to member feedback. We had been hearing that, because of increased call volume due to the pandemic, phone wait time was becoming an issue for our members, so we conducted a survey about our phone system in October. We asked over 530 members if they would like to be able to text us, and an overwhelming majority (over 70%!) said yes.

We’ve learned through the pandemic that getting information out to members quickly is very important in a rapidly changing situation, **so we also are now offering Text Alerts**, a service you can sign up for by texting the word PHEPLE to the number 74994. Text

Important Dates

February 15 Presidents’ Day All credit union offices will be closed.

March 14 Daylight Savings Time Starts “Spring Ahead” by one hour



Alerts will keep you informed of important credit union news, such as COVID-19 updates, weather-related branch closures, and promotional information.

In additional response to your feedback, **we implemented branch-direct extensions.** When you dial our main number, (724) 834-5580, you can now press:

- **1 for Eastgate Plaza**
- **2 for Penn Valley Plaza**
- **3 for Willow Crossing**

All branches are also equipped with voicemail, so if our staff is serving other members and cannot answer your call, you can leave a message and a branch staff member will return your call as soon as possible.

We are in the process of completely revamping our phone software to make it as member-friendly as possible, and these are just the first steps in that process. Later this year, we will roll out a system that is easier to use for our staff, allowing them to give you the best possible member service.



Kind
people
are my
kinda
people.

WORLD
KINDNESS DAY 2020
inspirekindness.com



WORLD KINDNESS DAY - NOVEMBER 13 Our Community Relations team went out and about spreading the love! They treated community members to tanks of gas, carts of groceries, and even lunch!



THANKSGIVING COMMUNITY OUTREACH Our Community Relations team wanted to make this Thanksgiving extra special for some of our member families, so we asked each branch and our Member Solutions team to nominate one family each to receive an entire turkey dinner, on us! Then we hit up the grocery store and filled our carts with everything they would need for a homemade Thanksgiving dinner! One member who was selected was not able to pick up and prepare a meal, so instead we are sending a fresh-made meal from Dobi Catering & Food Services



WESTMORELAND COMMUNITY ACTION CHRISTMAS TOYS FOR KIDS How about this for a holiday haul? Our Community Relations elves were hard at work getting toys for some local families! For our community outreach this Holiday season, we supported Westmoreland Community Action and their Christmas Toys for Kids initiative



CHRISTMAS COMMUNITY OUTREACH We spread a little joy this Christmas. We asked each branch to choose a family who they thought could use some Christmas cheer, and we worked with those families to make sure that they got the things they needed, plus a few extra surprises too!

YEAR END COMMUNITY OUTREACH WRAP UP

Here is a summary of all of our completed projects for 2020:

Covid-19 Outreach for Essential Workers (lunches, breakfasts, computers, snacks, cash donations, gift cards, etc.)

Giant Eagle Penn Township
 Giant Eagle Eastgate Plaza
 Shop & Save Murrysville
 Shop & Save Youngwood
 Rescue 8 North Huntingdon
 Westmoreland County Food Bank
 Post Office Greensburg
 Westmoreland Manor
 FNB Circleville Office
 Westmoreland Community Action
 Jeannette School District
 Ligonier Police Department
 Members in need of financial support

Random Acts of Kindness (gas, groceries, lunch, supplies, etc.)

Greensburg Community Development
 Blackburn Center
 West Hempfield Elementary School
 Officer Phil Program
 Westmoreland Community Action
 Westmoreland Diversity Coalition

Community Event Sponsorships

Excellence in Education
 Norwin Community Picnic
 Penn Trafford Science/Art Expo
 Nursing Home Event
 Protectors of the Phoenix
 YWCA

Community Hours and Donations

Westmoreland County Food Bank (Volunteered)
 Dress for Success (Clothing/personal items donated & volunteered)
 Feeding the Spirit (Donation & purchase hams for Christmas)
 Angela's Angels (Gowns/jewelry/shoes/purses)
 Westmoreland Intermediate Unit (Backpack items for homeless children)
 Jeannette McKee School Closet (Monetary donation provides students with new/used socks/gloves/hats/etc.)
 Esophageal Cancer Awareness Assoc. (Monetary donation)
 Wounded Warrior Patrol (Monetary donation)



Employee Anniversaries

Thank you to these employees for their service!

Vicki - 38 years

Kathy - 25 years

Dee - 23 years

Sherri - 22 years

Stephanie - 8 years

Dawn - 7 years

Chelsea - 6 years

Eric - 6 years

Nicholas - 1 year

Lisa - 1 year

TWELVE DAYS OF #PHEPLEPEOPLE

To make the holidays a bit brighter for our staff, we celebrated 12 wacky days right before Christmas:

- Christmas Shirt Day
- Crazy Socks Day
- Hot Chocolate Day
- Red & Green Day
- Lunch on Us
- Stocking Stuffers
- Mismatch Day
- Ugly Sweater Day
- Funny Hat Day
- Goody Bags
- Candy Cane Day
- Holiday Cheer Day

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 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	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 effective as of 06/10/2020

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)

“Hope lies in dreams, in imagination, and in the courage of those who dare to make dreams into reality.” -- Jonas Salk