

### Same Team, New "pbefcu.net" Web & E-mail Addresses



#### **EFFECTIVE JANUARY 1, 2025**

Our management team looks forward to serving you. Please update your browser bookmarks and contacts to "pbefcu.net".

- Georgette Bateman: georgette.bateman@pbefcu.net
- Dennis L. Cottrell: dennis.cottrell@pbefcu.net
- Brian J. Cuddy: brian.cuddy@pbefcu.net
- Christopher P. Fonseca: christopher.fonseca@pbefcu.net
- Brian P. Theoret: brian.theoret@pbefcu.net

#### Join us! Our Annual Meeting will be on March 26, 2025.

Chairman Charles F. McBride and Credit Union President Christopher P. Fonseca have announced plans to gather for the Credit Union's 88th Annual Meeting in Stamford, CT. The Credit Union is proud to continue its tradition of reporting on "the state of the Credit Union". Business statistics and future plans will be delivered by the Credit Union's management, Board of Directors and volunteers. An election of Board of Directors will be held, followed by dinner for all.



**Knights Of Columbus** 507 Shippan Avenue

( Starts at 7:00 PM

#### Board Election: Candidate Nominating Packages Available



- November 8, 2024
- 4:00 PM (ET)

The Credit Union has announced the opening nominations for the election to the Credit Union Board of Directors for a three-year term. In accordance with the bylaws, if you wish to run and be considered, you must request an official

Nominating Forms Package and submit it to any Nominating Committee member:



## Once A Member, Always A Member

You can keep your account open even if you leave Pitney Bowes. Your Credit Union will continue to provide you with best-in-class account services including:

- PBEFCU Mobile Banking

- Great Auto, HELOC and Personal Loan Rates
- Access to Allpoint® Surcharge-free ATMs











#### Get autumn projects done with our great **HELOC** rates.

Apply for a low HELOC rate at your Credit Union and get started on those fall projects!

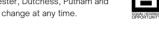
- No Annual Fee
- No Application Fee
- No Closing Costs In CT



#### Apply today! (800) 356-5965 | pbefcu.net

\*Rate will be 7.00% APR for the first year and then it will revert back to Prime Rate for the remainder of the period and will be variable. Prime Rate is currently 8.00% APR as of September 19, 2024. Owner occupied primary residences only. Connecticut, Westchester, Dutchess, Putnam and Rockland Counties, New York. New HELOCs only. Rate listed is the Annual Percentage Rate (APR). Rates subject to change at any time. Some restrictions apply. Limited Time Offer.





## (Line Checking Cool, Free Checking

At the Credit Union, you'll experience free checking account features, including PB24 Online Banking & Bill Payment.

- 80 Checks Per Calendar Year
- No Minimum Balance Required
- ATM / Debit Card
- No Per Check Fee



# Even cooler 2% savings!

Open a savings, all purpose—or Traditional or Roth IRA account and enjoy great dividends.

	<b>Dividend Rate</b>	APY*	
Savings	2.00%	2.02%	
IRA	2.05%	2.07%	

\*Annual Percentage Yield (APY) is accurate as of last dividend declaration date (the first business day of every month). Balance of \$50.00 is required to open an account and to receive stated AP

# Stamford Branch ATM

Access to cash just got easier. See you soon!

- 2777 Summer Street
- Monday, Wednesday and Friday
- 9:00 AM 3:00 PM | (800) 356-5965

#### Get a non-variable **VISA**.

Great cards, great low rates. Apply at pbefcu.net.







# Branch Locations

- Shelton, CT: 27 Waterview Drive
- Stamford, CT: 2777 Summer Street
- Danbury, CT: 37 Executive Drive
- (800) 356-5965 | pbefcu.net

# 2024-25 Holiday Closures

- Thanksgiving: November 28th & 29th
- **Christmas Eve:** December 24th (close at 12 noon)
- Christmas: December 25th
- New Year's Eve: December 31st (close at 2:00 PM)
- New Year's Day: January 1st, 2025



The Pitney Bowes Employees Federal Credit Union (PBEFCU) is not affiliated with Pitney Bowes Inc. (PBI) and indemnifies and holds PBI and affiliates harmless from all liabilities related to the PBEFCU.





