



## Monthly News & Updates

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### What is a Share Certificate?

Want a simple way to grow your savings faster?

A share certificate lets you deposit money for a set amount of time in exchange for a higher interest rate. If you're curious how they work, how long terms last, or when you can get your money back, click the link to learn more and see if a share certificate is right for you.

[Visit our Website](#)



### Take Charge of Your Budget



### Internet Safety Tools

Budgeting means keeping track of the money you earn and the money you spend. Income is what you receive, and expenses are what you pay for. When your income stays higher than your expenses, you avoid running out of money and can save for what matters. Ready to build stronger money habits? Take control of your budget today.

[Learn More](#)

The internet is fun, but it's not always safe. Learn how to avoid scams, stay clear of cyberbullies, and protect your personal info. Want quick, smart tips to stay safe online?

[Learn More](#)



### McCrumb Scholarship Now Open

The McCrumb Scholarship applications are currently being accepted! This scholarship supports outstanding high school seniors who demonstrate academic excellence, leadership, and a commitment to their communities. Students can apply anytime between now and April 30.

[Apply Now](#)



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## Start Building Credit This Spring

Ready for your first credit card? Spring is the perfect time to build strong financial habits. PFCU offers credit cards with no annual fees, competitive rates, and simple ways to start growing your credit!

Explore our card options and find the one that fits your season of life.

[Learn More](#)



## Break Down Your College Budget with Confidence



Take the guesswork out of planning for college expenses. This quick, easy-to-use guide breaks down the true costs behind a college budget from fixed expenses like tuition and rent to month-to-month variable costs. Get a clearer picture of where your money goes and learn how to plan more confidently and effectively.

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### **Better Rates. Better Ride.**

Start the spring season in a new ride!  
With auto loan rates as low as 4.69% APR\*, PFCU makes it easy to get behind the wheel. We've got flexible terms, fast approvals, and competitive rates designed to fit your budget.

[Visit our Website](#)



**Build a Budget That Works**

## Build Confidence in Your Financial Future

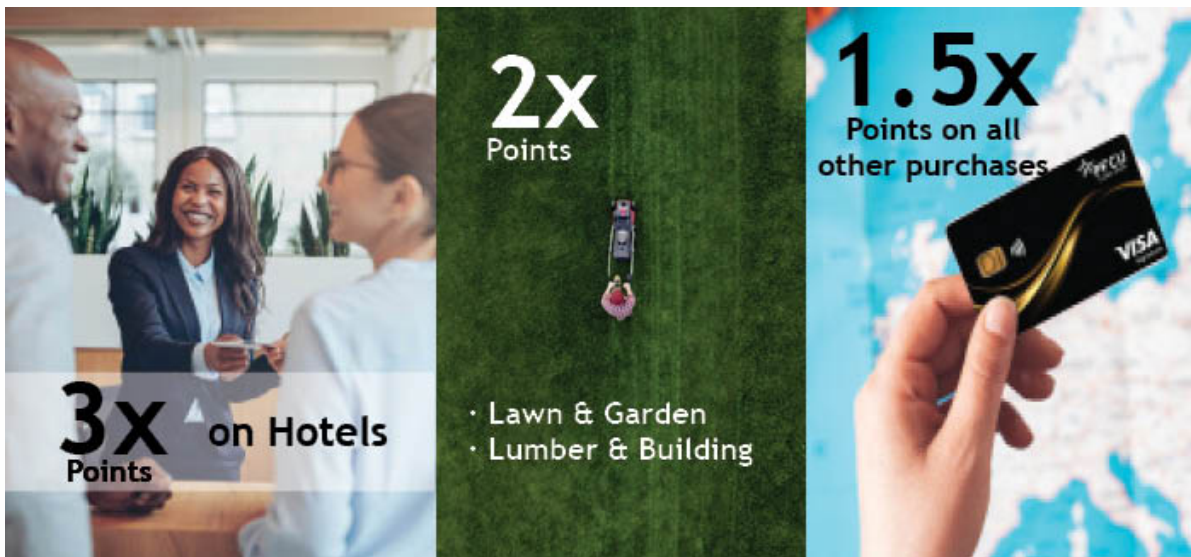
Want to feel more confident managing your money? Break down the basics of financial literacy in a simple, approachable way from understanding your spending habits to building savings and planning for the future. Start strengthening your financial skills!

[Learn More](#)

for You

Want to take control of your spending and reach your financial goals with less stress? Our latest budgeting guide walks you through simple steps to build a realistic plan and adjust as life changes. It's a helpful starting point for staying on track and making your money work for you.

[Learn More](#)



## Spring Into More Cash Back

Fresh blooms, warm breezes, and even brighter rewards. Your card is here to make every purchase feel like a breath of fresh air.

- 3X points per dollar on all hotel purchases
- 2X points per dollar on lawn & garden and lumber & building
- 1.5X points per dollar on all other purchases

Let your spending blossom. From weekend getaways to backyard refreshes, enjoy premium perks and elevated rewards all season long.\*\*

[Apply Now](#)

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## Ready to Buy a Home?

Before you start house-hunting, get preapproved to see what you can afford. Then boost your savings with our limited-time Mortgage Special, cutting your closing costs when you buy or refinance. Grab the offer while it lasts!

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*\*APR = Annual Percentage Rate. Example: A \$20,000 auto loan at 4.69% APR for 48 months would result in monthly payments of approximately \$457.73. All loans are subject to approval. Rate may vary based on credit worthiness; term of loan and age of collateral. Rates are subject to change.*

*\*\*Not all who apply will qualify. See website for full details.*

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### **Trim Your Food Budget Fast**

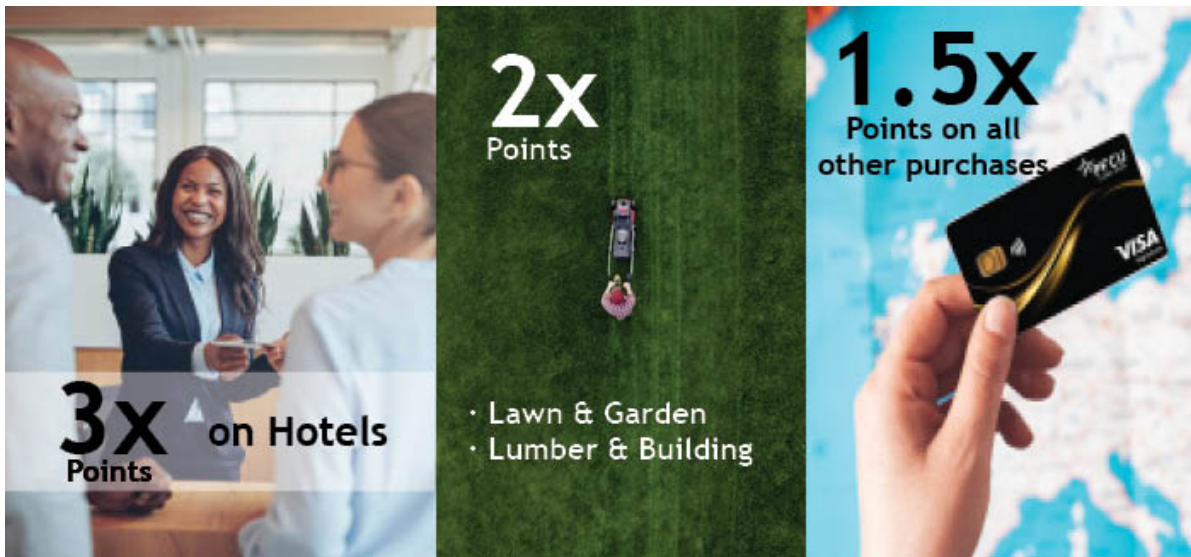
## A Quick Guide to Alternative Investments

Curious about cryptocurrency and where digital finance is headed? Whether you're new to crypto or brushing up on the basics, this guide helps you stay informed and ready for what's next.

[Learn More](#)

Looking to cut your grocery costs? This article shares eight simple, practical strategies from eating out less to planning smarter shopping trips that help keep your food budget in check and reduce waste.

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### **A Quick Guide to Alternative**



### **Build Your Financial Confidence**

## Investments

Curious about cryptocurrency and where digital finance is headed? Whether you're new to crypto or brushing up on the basics, this guide helps you stay informed and ready for what's next.

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Want simple ways to feel more secure with your money? We share easy steps like tracking your spending and making small financial tweaks that can boost your confidence. Curious how to start?

[Learn More](#)



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