

PSECUSM 2020 YEAR IN REVIEW

Working together, PSECU and our members rose to the challenges posed by 2020. Thanks to our commitment to technology, we didn't have to scramble to be digital-ready - we were already there, allowing our members to bank safely from the comfort of their homes. We also provided needed resources to help our members with their financial needs, from educational materials to special accommodations for hardships. PSECU remained, and continues to be, a safe and sound financial partner. We look forward to even better years to come as we fulfill our promise that with PSECU, **Members Achieve More.**



Our Vision

To safely and securely provide the best value to our members throughout their lives.



Our Mission

Our members will recognize us as their trusted financial partner.

PENNSYLVANIA'S LARGEST CREDIT UNION

800+

EMPLOYEES



\$17,000,000+

MEMBER GIVEBACK

¹Total amount given back to, or saved by, members in the form of debit card rewards, Founder's Card cash rewards, and ATM rebates.



480,000+

MEMBERS

\$7.5 BILLION+

IN ASSETS



ECONOMIC IMPACT²:

\$625+ MILLION



30,000+

AUTO LOANS

\$725,000,000+



4,000+

FOUNDER'S CARDS

\$500,000,000+



4,000+

CLASSIC CARDS

\$675,000,000+



2,000+

MORTGAGES

\$450,000,000+



3,000+

HOME EQUITY LOANS

\$125,000,000+



10,000+

PERSONAL LOANS

\$125,000,000+

²In 2020; most recent data available. [Source: IMPLAN and CUNA]

The Credit Union Difference & What It Means for You

Credit unions and banks have many similarities. But there's one big difference. Banks make profits for their corporate shareholders, while credit unions are not for profit and serve their members. You can feel good about banking with us because we've been making decisions that benefit our members for over 85 years. **Member-owned, not-for-profit banking is that simple.**

MEMBER BENEFITS

- Free Checking
- Cash Rewards Credit Cards
- ATM Rebates³
- Low-Rate Loans for Every Need
- Debit Card Rewards
- Free Financial Wellness Resources

³If you use a PSECU debit card at an out-of-network ATM and get charged, we'll rebate fees on withdrawals up to \$20 per month with direct deposit, and up to \$8 per month without.



350,000+ DIGITAL USERS

35+

ONLINE LEARNING CENTER MODULES

(Also offered in Spanish!)



\$425,000+

IN COMMUNITY SUPPORT



\$325,000+

GIVEN TO PARTNER SCHOOLS IN SCHOLARSHIP FUNDS



20+

FINANCIAL EDUCATION CENTERS

Testimonials

"PSECU has been my financial institution for years, and I have always been happy with them. Customer service is kind and helpful. If I send an email with a question or problem, they respond quickly. We recently moved from PA to GA, but we kept our banking with PSECU. Over the years we have had car loans, a mortgage loan, a personal loan, and a Visa® credit card, along with our checking and savings, and we opened a savings account for just Christmas savings. We will never leave PSECU."

- 10+ year member from Georgia

"I've been with PSECU since 1990 - through my parents - and I've only had positive experiences; so much so, that I convinced my husband to change banks a few years ago - he's now a fan. Our 7-year-old son's savings account is also through PSECU - we're definitely a PSECU family."

- 10+ year member from Pennsylvania

"I often refer people to PSECU. I love the customer service, the membership benefits, how you give back to us, etc. It is all amazing. I didn't even know 'normal' banks charge such fees because I have been with PSECU my entire life. Thank you for spoiling me."

- 10+ year member from Florida