

SUMMER 2021



Dear Member,

Although summer is usually a season when we take some time to slow down a bit, I am happy to share that we've been busy providing homeowners with mortgage solutions, helping businesses with PPP forgiveness and other lending needs, and working on improving our products and services. Your team has also been out supporting our community by volunteering at area nonprofits and showing the Credit Union's support at various events.

In this newsletter, we discuss the new digital wallet which will provide you with additional payment solutions. We are also excited to share some news about our new online/mobile banking platform, with its planned launch at the end of 2021. As you'll read in the Tips/Tools section, it will be important that your personal information is correct to ensure a smooth transition to the new platform.

The People's Credit Union team would like to thank you for recognizing us as Rhode Island's best credit union as designated by *Forbes Magazine*. This was especially gratifying after the challenges we all experienced over the past eighteen months. We also recognize that we have more work to do to deliver better products and services to earn the distinction of being your primary financial institution.

Sean Daly
President & CEO

Locations

Bristol

50 Gooding Avenue
401.253.6500

Middletown

858 West Main Road
401.846.8930

Newport

43 Memorial Boulevard
401.846.1965

North Kingstown

7490 Post Road
401.885.9660

Portsmouth

2537 East Main Road
401.683.3166

Wakefield

150 Old Tower Hill Road
401.789.5551

 *You belong here*



People's Credit Union named to the Forbes America's Best-In-State Credit Unions 2021 List

People's Credit Union has been named to the Forbes list of America's Best-In-State Credit Unions 2021. This prestigious award is presented by Forbes and Statista Inc., the world-leading statistics portal and industry ranking provider. The awards list was announced on June 24th, 2021, and can currently be viewed on the Forbes website.

Forbes and Statista identified America's Best-In-State Credit Unions 2021 based on an independent survey of approximately 25,000 US consumers who were asked to rate credit unions at which they have or previously have had checking accounts. Participants made recommendations regarding overall satisfaction; they also assessed credit unions

in the following areas: Trust, Terms & Conditions, Branch Services, Digital Services, Customer Service, and Financial Advice.

"We are grateful for our members' remarkable endorsement," commented Sean Daly, People's Credit Union President & CEO, "as this honor is a true reflection of the entire People's Credit Union team's dedication to serving each other and our members."

Of the 5,068 credit unions nationwide, just 3.6% made the Forbes list. People's Credit Union was the only Rhode Island credit union named to the list.

Community Giving

Casual for a Cause

Our staff has been participating in our monthly employee dress down day program, *Casual for a Cause*, while donating their dollars to local organizations. In the months of May, June and July, Credit Union employees donated to **Visiting Nurse Home and Hospice**, **FabNewport** and the **Domestic Violence Resource Center of South County**.

Visiting Nurse Home & Hospice is a not-for-profit, independent home healthcare and hospice agency, providing optimal health and quality of life for individuals and families in Rhode Island and southeastern Massachusetts.

FabNewport is a 501(c)3 nonprofit whose vision is that all students will have the skills, confidence and commitment to positively impact their communities and their lives.

The Domestic Violence Resource Center of South County (DVRCS) is a nonprofit agency that works toward a future free of violence, and building a community in which each individual shares the responsibility to create a culture of safety and personal dignity.





On Monday, July 26th, People's Credit Union hosted our FANatic About Reading Night at Cardines Field with the Newport Gulls. People's Credit Union has been proud to work with the Newport Gulls and their talented players to sponsor the FANatic About Reading Program on Aquidneck Island. Each spring the players from the Gulls work with local elementary schools to read to the students and encourage them to continue reading all summer long.

The FANatic About Reading Night also provides the opportunity to have volunteers throw out the first pitches of the game. Representing the community was, Xavier Barrios, Principal of Thompson Middle School, Dave Faucher, former Chairman of the Board of Directors of People's Credit Union, Jane McDurman, VP of Retail Administration for People's Credit Union, Blake Boutiette, Athletics Director of the Boys & Girls Club of Newport County, and Kanoy, Kavoy, Judah and Jayden, who actively participate in many programs with the Boys & Girls Club. After first pitches, the Newport County Youth Choir took to the field to sing the National Anthem. Then it was time to play ball!

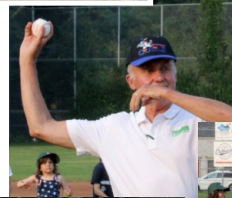
Thank you to all of our volunteers as well as everyone who attended the game. We look forward to next year and good luck to the Gulls on the rest of their season!



Kanoy, Kavoy, and Judah



Xavier Barrios



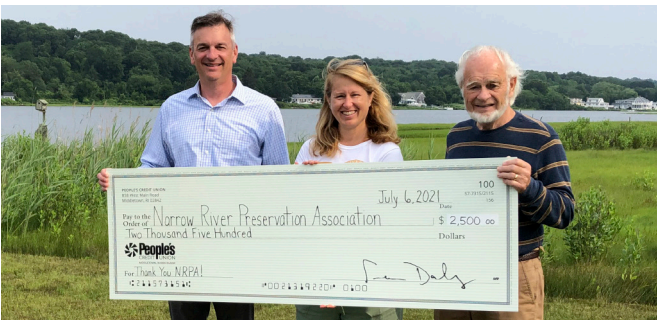
Dave Faucher



Blake Boutiette



Courtney Hunter, Marketing Manager, People's Credit Union, Chuck Paiva, General Manager of the Newport Gulls, and Sean Daly, President & CEO, People's Credit Union



Sean Daly, People's Credit Union President & CEO, Allison Kates, Narrow River Preservation Association and Richard Grant, President & VP Public Affairs accepting the donation from People's Credit Union.

People's Credit Union recently donated \$2,500 to Narrow River Preservation Association (NRPA) in support of NRPA's preservation, restoration, and educational efforts. Sean Daly (left), President & CEO, visited Narrow River in July to present a check to Alison Kates, NRPA Advisory Board Member, and Richard Grant, NRPA President. Throughout the year, People's Credit Union partners with NRPA by providing volunteer support for Narrow River cleanups, community outreach, and other NRPA efforts.



To learn more about the great work being done by NRPA visit them at narrowriver.org.

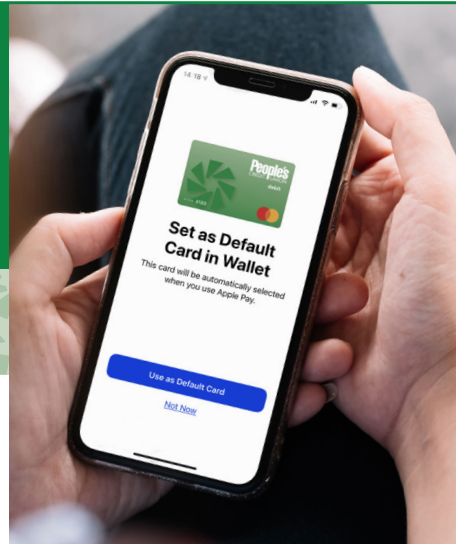
Setting up your digital wallet

Apple Pay

Digital Wallet Enrollment

Easy and convenient!

FEDERALLY INSURED BY NCUA



To Enroll in Apple Pay Digital Wallet:

1. On your iPhone, open the **Wallet app**.
2. Tap **(+)** to add your card.
3. Scan your People's Credit Union Debit Card information or manually enter the details.
4. Agree to the Terms and Conditions.
5. If prompted, verify your card for security purposes.

The People's Debit Card in your digital wallet is now ready to use!

Android/ Google Pay

Digital Wallet Enrollment

Easy and convenient!

FEDERALLY INSURED BY NCUA



To Enroll in Android/Google Pay Digital Wallet:

1. Using your Android® device, download the **Google Pay app** and log in.
2. Tap the **(+)** sign in the app to "Add your Card."
3. Enter your People's Credit Union Debit Card information.
4. Verify your card for security purposes.

The People's Debit Card in your digital wallet is now ready to use!

Android/ Samsung Pay

Digital Wallet Enrollment

Easy and convenient!

FEDERALLY INSURED BY NCUA



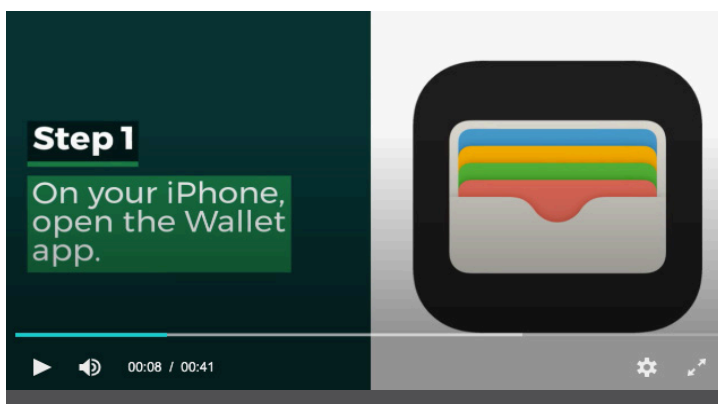
To Enroll in Android/Samsung Pay Digital Wallet:

1. Using your Android® device, download the **Samsung Pay app** and log in.
2. Select the "Add your Card" option.
3. Enter your People's Credit Union Debit Card information.
4. Verify your card for security purposes.
The People's Debit Card in your digital wallet is now ready to use!

If you have any questions, please contact the Member Service Center at 401.846.8930.

Digital Wallet Video

We have also put together this video to help guide you as you add your People's Credit Union Debit Card to your digital wallet.



Let's keep in touch!

An exciting new online banking platform is launching later this year. *To make the transition to the new platform easier, please update or confirm your contact information.*

1. Go to the "Service Center"
2. Under "My Profile" look for "My Information"
3. Under "My Information" you are able to update your email address, home address, or phone number

You will see other options available for your convenience.

People... *on the move!*



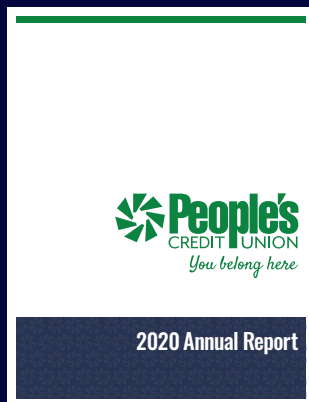
Melissa Goncalves was promoted from Assistant Branch Manager of the North Kingstown Branch to Wakefield Branch Manager. Melissa joined the team in the North Kingstown Branch as Assistant Branch Manager in September of 2020, bringing over nine years of banking and retail management expertise.



Deborah Maxwell has recently moved from Branch Manager of the North Kingstown Branch to the Senior Branch Manager in Middletown. Debbie has been with the Credit Union more than twelve years, serving our members in many capacities as Teller, Mortgage Loan Officer, Assistant Branch Manager, and, most recently as Branch Manager of the North Kingstown office for the past five years.

Annual Report

People's Credit Union is pleased to share our **2020 Annual Report**. The Annual Meeting of Shareholders was held on Thursday, April 29, 2021.



People's Credit Union Team on Studio 10

After many years of partnering with WJAR Channel 10 we are excited to be part of their new interview style show, Studio 10. Studio 10 is a fresh, fun way for viewers to connect with their local communities and local businesses. People's Credit Union will be focusing on financial tips throughout the rest of 2021.

Lisa Camara, Consumer Loan Manager, and Diane Crosby, Mortgage Loan Officer, were recently on Studio 10 sharing their expertise.



Lisa Camara provided information on how you can maximize your chances of getting a car loan that fits your budget and Diane Crosby provided some important information on what you need to know before you go to get approved for a mortgage!

To hear Lisa's tips about preparing for your next auto loan [click here](#), or to watch Diane's expert advice on mortgages [click here](#).

Catch our segments on the first Monday of each month, at 12:30 p.m.

Check out some of these great products, designed with you in mind



Powered.

AUTO LOANS
Rates as low as
2.59%^{*APR}
for 60 months

You belong here

 EQUAL HOUSING OPPORTUNITY FEDERALLY INSURED BY NCUA



Your solution
Discovered.

PERSONAL LOANS
as low as **9.99%^{*APR}**

Our personal loans are the perfect answer for those unexpected financial needs.

Our rates are low and in most cases you can get approved almost immediately.

For more information contact your local branch, or call our Member Service Center at 800.498.8930.

People's
CREDIT UNION

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- \$250 coupon to reduce closing costs

