



Member Connection

Dear Member,

2022 is a milestone year for People's Credit Union as we embark on the Credit Union's second century of commitment to serving its members. One hundred years ago, twenty-seven local residents, seven of them the initial incorporators, founded People's Credit Union with the purpose of

"promoting thrift among its members, to give them an opportunity to save in small amounts and to obtain loans at moderate rates which promise to be of benefit to the borrower."

Many of the founders worked at the then United States Naval Torpedo Station on Goat Island in Newport Harbor. They all however held onto the principle of "people helping people" as the basic tenet that guided them to form The People's Credit Union.

As we now begin our centennial year of People's Credit Union's founding, that guiding principle of "people helping people" continues unwavering and without interruption for our members. Of course, many, many things have changed, evolved, and modernized since People's Credit Union opened its first branch up "on the hill" on Mill Street in Newport; however, our resolve to help people has not.

People's Credit Union's centennial year will be defined with celebration and a confident vision for the future. We will be having many year-long and longer events, as well as activities and programs for our members to enjoy.

- Throughout the year, in support of a greener today & tomorrow, we will be working in conjunction with the Arbor Day Foundation to plant 100 trees in each of the six markets we serve.
- Our partnership with Fill it Forward, an environmental sustainability company, will reduce plastic use; promote health and clean water hydration while enabling members to contribute to bettering the environment.
- Members will also see many local community activities with student-athletes from the University of Rhode Island, where People's is now the Official Credit Union of URI Women's Athletics.
- There will also be branch celebrations and opportunities for members to benefit from product promotions.
- And then, with an eye to the future, the Credit Union will be circulating a Time Capsule for contributions to be revealed to new generations 50 or maybe even another 100 years from now.

2022 will be a year of reflection, ceremony, and celebration; yet the centennial of People's Credit Union will be, as it was meant to be 100 years ago, another opportunity for **people to help people**.

We hope you will join us in that endeavour.



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

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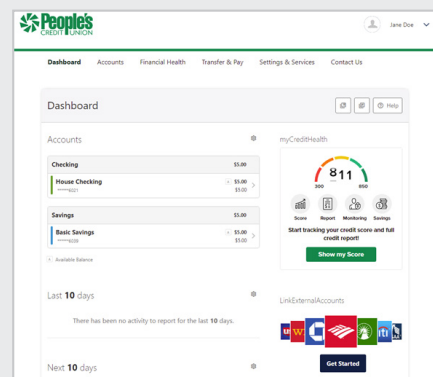
The launch of our newest online banking platform is approaching!

An even easier, more robust, and more convenient online banking experience is just around the corner.

Coming soon you can expect:

- A more modern and intuitive look and feel.
- More customization and flexibility to meet your lifestyle.
- And so much more!

Here's a sneak peek at the modern new look and customizable capabilities you can look forward to:



[Learn More](#)

As your trusted financial partner, we are always working to provide greater convenience to our members.

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Keeping You Protected

People's Credit Union would like members to be aware of a rise in account takeover fraud, which occurs when a cybercriminal has obtained sufficient personal information and credentials from a member to impersonate the member to the Credit Union. Armed with this information, cybercriminals may perform fraudulent transactions. Some examples of these types of fraudulent transactions are placing orders on a shopping website, making payments to a fraudulent company with member information, buying a new smartphone from your mobile carrier, redirect payroll and/or unemployment benefits, and changing account information.

Please be aware of the following to protect your accounts:

- Never write your Personal Identification Number (PIN) on the back of your ATM/Debit Card.
- Never give out your Online Banking username and/or password.

People... on the move!



People's Credit Union has promoted **Heather Sweeney** to Branch Manager of the Credit Union's Newport Branch. Sweeney will be managing the day-to-day operations of the branch including personnel, staff training, and member relations covering all personal and business products & services. In addition, Sweeney will be an important part of the Credit Union's community in-

volvement for Aquidneck Island with special emphasis on the southern end of the Island and the Newport area. Previously Sweeney was the Assistant Branch Manager for the Credit Union's main office in Middletown and brings over 20 years of financial services experience with the past decade encompassing ever increasing responsibilities in member service at the branch level for People's Credit Union. She has a Bachelor of Science degree from New England School of Finance and was a graduate of Bourne High School in Bourne, Massachusetts. Sweeney enjoys spending time with her family, participating in the American Cancer Society's Relay for Life every year for the past 14 years, and volunteering with Habitat for Humanity on site builds.



- Due diligence and account monitoring is the first line of defense to stop fraud; ensure you are continually monitoring transactions and checking demographic information.
- Have a unique, complex, and secure password for every online account.
- Use caution when opening emails and clicking on links from an unknown source.
- Never access financial services information from a public Wi-Fi spot as these unsecured networks are prone to vulnerabilities.
- Check your credit report, at least annually, to review accounts and payment history for accuracy.

"Heather has proven herself time and time again over the past 10 plus years at People's not just in overall branch operations management; but most significantly by building a trustworthy rapport with our members through individualized recommendations on fulfilling their financial products and service needs. She embodies the spirit of People's core philosophy of people helping people," stated Jane McDurman, Vice President, Retail Administration for People's Credit Union. "Heather deeply understands the importance of being a local and accessible on-Island financial partner for our members and that is why promoting her from Assistant Branch Manager in Middletown to Branch Manager in Newport was the perfect next step for all involved," McDurman added.

"I am looking forward to evolving my responsibilities with People's Credit Union as I move on to the Newport Branch and their members' needs," offered Heather Sweeney, Newport Branch Manager, People's Credit Union. "Having spent many years at the Middletown office servicing the Credit Union's members there, I am sure that I will see familiar faces at the Newport Branch while also meeting many new islanders and providing them with the individual solutions that People's offers its members. It will be new; yet also familiar at the same time," Sweeney further commented.

Community Giving

PEOPLE'S CREDIT UNION BECOMES OFFICIAL CREDIT UNION OF WOMEN'S ATHLETICS AT THE UNIVERSITY OF RHODE ISLAND

As a longtime corporate partner, People's Credit Union becomes Official Credit Union of URI Women's Athletics.

University of Rhode Island and its athletics multimedia rightsholder, LEARFIELD's Rhody Sports Properties, announced an elevated multi-year relationship with People's Credit Union. Most notably, People's Credit Union will serve as the first-ever "Official Credit Union of URI Women's Athletics."

One key component of the new integrated relationship is a contribution from People's Credit Union to URI's "Friends of Women's Athletics Fund" for each win by a Rhode Island women's team. Additionally, the unique sponsorship designation provides People's Credit Union with increased visibility during various women's home athletic competitions, as well as on official URI social platforms and GoRhody.com.

"As People's Credit Union's relationship with URI continues to grow, we are thrilled now to be 'The Official Credit Union of URI's Women's Athletics.' It will be our largest partnership and we look forward to the student athletes bringing their leadership skills to new community initiatives and youth focused activities that the Credit Union has planned," stated Sean Daly, President and Chief Executive Officer for People's Credit Union.

To complement its URI connection further into the community, coaches and student-athletes from URI's women's programs will join People's Credit Union in youth-driven initiatives each year of the agreement. The initiatives will be centered on the importance of teamwork, discipline and other character traits that are vital in both sports and life.



URI women's sports coaches with People's Credit Union President & CEO, Sean Daly, Marketing Manager, Courtney Hunter, and Sr. Marketing and Communications Specialist, Jessica Holden

"People's Credit Union has been a respected corporate partner of ours for years, and we appreciate their ongoing support of our athletics programming – and now, as our first-ever 'Official Credit Union for URI Women's Athletics,'" said URI Director of Athletics, Thor Bjorn. "It's all very exciting and we're thrilled they wanted to expand this area of their involvement with us here on campus, and deeper within the community."

► **Watch video: People's Credit Union Becomes Dedicated Credit Union of URI Women's Athletics**



Official Credit Union of URI Women's Athletics

People's Credit Union Donates \$5,000 to the Martin Luther King, Jr. Community Center for Hunger Services Support

People's Credit Union recently donated \$5,000 to the Martin Luther King, Jr. Community Center (MLKCC) in support of its hunger services programs. These programs provide food pantry and meal site assistance to those in Newport County. "We are fortunate to be able to financially assist organizations like the Martin Luther King Center and their good work," said Sean Daly, People's Credit Union's President & CEO. "We are also very aware of the impact COVID-19 has had on our community. Trying to stay safe and healthy is hard enough. Not having to worry how you are going to feed yourself or your family goes a long way as people work to get their lives back on track."

"I would like to extend my sincere thanks to People's Credit Union for their generous contribution to the



MLK Community Center," said Heather Hole Strout, Executive Director of the MLKCC. "The COVID-19 pandemic hit Newport County hard. In 2020 alone, we fed more people and provided more education scholarships than ever before in our nearly 100-year history. This funding will go so far in lifting Newport County up through this crisis."

Salvation Army Angel Tree



People's Credit Union was happy to participate in The Rhode Island Salvation Army's Angel Tree Program once again. The program provides new clothing and toys for families with children. Angel Trees with tags were set up in the lobbies of all

six People's Credit Union branches where employees and members were invited to select a gift tag for a child. Gifts were purchased and brought back to the Credit Union where

The Salvation Army picked up and distributed to children throughout the community.

With the generosity of our members and employees the Credit Union was able to fulfill the wishes of nearly 150 children this Holiday Season!

Thank you to everyone that helped to make this partnership with The Salvation Army a success, we could not do it without you!



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 November and December Credit Union employees donated to the Dr. Martin Luther King, Jr. Community Center, and the Jonnycake Center for Hope.

The MLK Community Center nourishes, educates, and supports Newport County, Rhode Island residents to improve their economic, social, and physical well-being.

The Jonnycake Center provides basic needs, resources, and hope to our community members. Our vision is a community without hunger and poverty where everyone can reach their full potential and improve their quality of life.



People's Credit Union Team on Studio 10

Our partnership with WJAR Channel 10, has expanded to include monthly interviews on Studio 10. Studio 10 is a fresh, fun way for viewers to connect with their local communities and local businesses.

Studio10



In December, they welcomed **Courtney Hunter**, Marketing Manager, who chatted with Rosie from Studio 10 about how People's is giving back to our communities and what you can expect from our community giving in 2022.

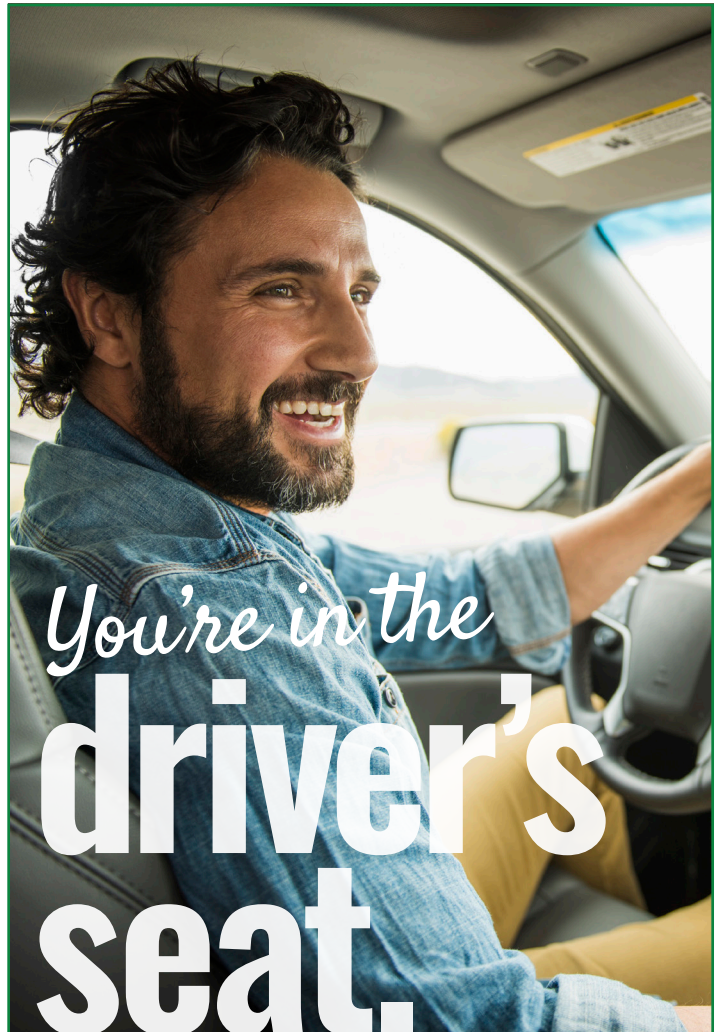
► [Click here to learn more about our community giving with Courtney Hunter.](#)



In January, Studio 10 welcomed **Kerry Parent**, Senior Vice President Human Resources and Talent, to their stage to share information about our current employment opportunities, core values, and how we are making an impact in our local communities.

► [Click here to see all of Kerry Parent's interview.](#)

►►► [Click here to learn more about our employment opportunities.](#)



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PCU Part of Scholarship Program

People's Credit Union is proud to be part of the 2022 Cooperative Credit Union Association's Scholarship Program. The Credit Union College Scholarship Program, an initiative of the Better Values – Better Banking statewide consumer campaign, was designed to support the efforts of Rhode Island Credit Unions in recognizing the outstanding talents of three (3) college-bound students with a \$1,500 scholarship. Applicants are evaluated on a variety of criteria including the student's academic performance, extracurricular activities, and the quality and content of an essay that addresses the applicant's major field of study and career goals. Students are encouraged to apply and can drop off their applications at any branch location or mail them into our Main Office at 858 West Main Road, Middletown, RI 02842.

Eligibility Requirements for Participation:

1. Eligibility is limited to high school seniors who will be enrolled in an undergraduate college/university/trade school program during the 2022-2023 academic year.
2. Applicant or parent/guardian must be a member of the sponsoring credit union.
3. Each applicant must complete a current scholarship application and submit it with the other required material to People's Credit Union.

To Apply:

Students must submit the following items with their completed applications. All items requested must be received for the application to qualify for consideration. All applications are due to the Credit Union by Friday, April 1st.

1. Completed printed application.
2. An academic transcript of grades.
3. A typewritten essay of at least 250 words describing what career you wish to pursue when you complete your education and why.
4. A detailed list of extracurricular/community and/or volunteer activities.

All scholarship applications are due to the Credit Union by *Friday, April 1st*.

Applications can be dropped off at any branch location or mailed to:

People's Credit Union
858 West Main Road
Middletown, RI 02842

► **The scholarship application is available *HERE*.**

Cooperative Credit Union Association

Creating Cooperative Power



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