

SUMMER 2025

Member Connection

Dear Member,

I hope your summer went well. If you are planning to take a trip, please check out the latest fraud tips we've shared here to help protect your money, your personal information, and your peace of mind as you travel.

Closer to home, some exciting things are happening. We recently held a groundbreaking ceremony and started work on building a new and improved branch in Wakefield. Not far from our current location on Old Tower Hill Road, the new building at 703 Kingstown Road (next to Midas) will offer extended hours, a larger drive-up window, a drive-up ATM, a coin machine, and a technology bar where members can explore products or start an application. Construction on the new building is expected to be completed by early 2026. We'll make sure to share more information as construction progresses.

We're also committed to creating new opportunities for local businesses to grow and prosper, most recently through our partnership with Coddington Cove Commons, a new development at 300 Coddington Highway, featured in Newport This Week. With our financing, a former gravel yard has been transformed into a purpose-built complex of commercial tradesmen units, opening doors for local entrepreneurs to succeed. Small businesses don't just power our economy, they define the character and shape the future of our community.

We will be holding our 2nd Annual Day of Purpose on September 18th. We will be closing our branches and Member Service Center as we are joining with local nonprofits to support those in our community experiencing housing insecurity and homelessness. We look forward to continuing to live our Purpose of being a catalyst for positive change and having our team members volunteer to bring attention to this vital issue.

Within this newsletter, you'll read more about the groundbreaking on our new Wakefield Branch, less than a mile away from our current location, new online banking Bill Pay Center, a one-stop shop for paying your bills and sending money, along with different ways to contact our Member Service Center. We've also included a refresher on IDA, our interactive digital assistant, here to help you navigate our digital banking tools and resources. Finally, there are several promotions on our People's Team to share with you.

As always, thank you for placing your trust in us to help you achieve your financial goals. Enjoy the rest of the summer!



Sean Daly, Head of People's Credit Union

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



Events

Breaking Ground on Relocation of Wakefield Branch



We are excited to share that we've officially broken ground on our new Wakefield branch at 703 Kingstown Road (next to Midas), just half a mile from our current Old Tower Hill Road location. This project marks a significant milestone in our growth and ongoing commitment to serving our members and the community.

The new branch has been thoughtfully designed in collaboration with the town of South Kingstown to complement the local architectural style and to support town initiatives that improve biking and walking access. Members can look forward to a larger space with additional parking, a technology bar, safe deposit boxes, a coin machine, and a 24-hour drive-up ATM.

Extended hours will also make banking more convenient:

- Monday – Friday: 7:00 a.m. – 7:00 p.m.
- Saturday: 8:00 a.m. – 1:00 p.m.

We look forward to welcoming members to this new, state-of-the-art location in early 2026.

"Our new branch will reflect our ongoing investment in the Wakefield community," said Sean Daly, Head of People's Credit Union.

"With extended hours, more drive-up access, and private meeting spaces, we're creating a modern, convenient experience designed around our members' needs."

Technology

Our New Bill Pay Center Platform: *Faster. Innovative. Flexible.*

An all-in-one hub for Bill Pay and Pay-A-Person (P2P), our new Bill Pay Center offers a simple way to manage your bills and send money, with more control, options, and peace of mind.

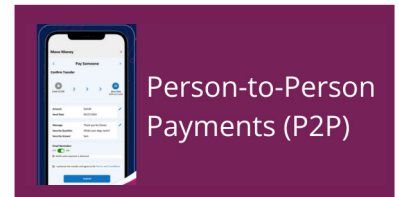
Bill Pay

- Keep all your bills in one place
- Use your debit card, credit card, or digital wallet to make online payments
- Set alerts and reminders to stay on top of due dates
- Create recurring payments
- Get confirmation with payment receipts

Pay-A-Person (P2P)

Need to pay a friend back for dinner or send money to a family member? Our new Pay-a-Person feature makes it easy, secure, and instant. Just use your People's Credit Union debit card along with the recipient's mobile number or email address. They'll receive a notification and simple instructions to access the money in real-time.

To learn more about Bill Pay and P2P, check out these FAQs.



Traveling this Fall? *Don't Forget Your Digital Wallet!*

Digital wallets are a convenient and secure solution for payments using your mobile phone or smartwatch, without needing 'a physical card.'

With our new push provisioning feature, members can add their People's debit card directly from the Manage Cards menu in our Mobile Banking app to their Apple Pay, Google Pay, or Samsung Pay digital wallet. Once push provisioned, you'll have easy and secure access to your debit card for in-store and online transactions with compatible merchants, reducing the risk of compromised card information.

Have you interacted with IDA?



We want to remind you about People's **IDA (Interactive Digital Assistant)**. Named after 19th-century Rhode Island hero **Ida Lewis** and People's IDA is available on our website 24/7, even during holidays and overnight, to answer your banking questions.

If you have a question, type in your request with a short sentence or phrase, and IDA will tell you what to do. Here are some examples of functions that IDA can help you with:

- Locating your account and routing number
- Ordering a new debit card
- Signing up for eDocs, viewing your statements & check images
- Placing a stop payment
- Paying a bill
- Making a transfer

Fraud

Beware of Fraudsters

With Fall also comes more travel... and increased opportunities for fraudsters. One way to protect yourself when traveling is with a People's Credit Union credit card. With secure online transactions, automated fraud alerts, and digital wallet compatibility for Apple and Android devices, we can help you better guard your funds for a more stress-free travel experience.

To learn more about our credit card offerings, visit Credit Cards | People's Credit Union.

Along with travel, many of you will be heading to outdoor concerts, festivals, and ball games, which increases the possibility of ticket fraud. To avoid being a victim, do not buy event tickets online from individuals, through social media, or via apps like Venmo, PayPal, or Cash App. Instead, find a verified seller or reseller that offers buyer protection. Unlike tickets being posted by untrusted sources on social media, these tickets come with a verification mechanism to ensure that they're real, valid, and not duplicates.

Protect Yourself with Account Alerts



Account alerts are automated notifications sent via phone call, email, text message, or push notification on your mobile device to let you know about activities related to your accounts. By receiving alerts in real time, you can quickly identify and address any issues that may arise with your account. People's offers members the opportunity to set up real-time alerts in online banking for balance notifications, account activity, and more.

Have you experienced a fraud event with your account? Call our Member Service Center at 800.498.8930 or contact your local branch.

Meet our family of
credit cards.

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Pick one that's right for you.

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REWARDS
SAVINGS SECURED**

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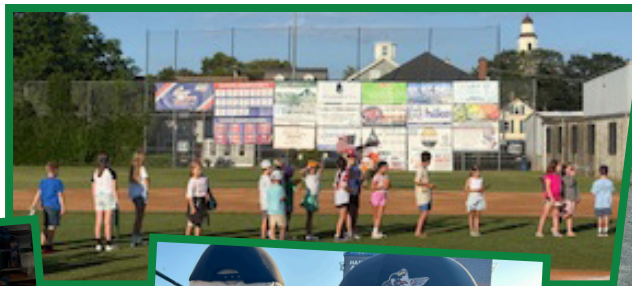
- Special Introductory Offers*
- No Annual Fees
- Mobile Wallet Compatibility
- Automated Fraud Alerts

Community



People's and the Gulls are FANatic About Reading!

On July 23, we celebrated our 17th year with the Newport Gulls at "FANatic About Reading" night at Cardines Field. Our employee volunteers handled the gates, distributed fan foam fingers, and helped celebrate the achievements of the elementary school children who read books and tracked their progress with bookmarks. A big thank you to all the Gulls players who traveled across Aquidneck Island to read to classes and encouraging students to continue their summer reading!



Community

2nd Annual People's Day of Purpose



Day of Purpose
September 18, 2025

On September 18th, we'll be holding our 2nd Annual Day of Purpose. *This year, we will focus our support on those facing housing insecurity and homelessness.* At People's Credit Union, our purpose is to be a catalyst for positive change in the community, which means utilizing our resources and expertise to make a meaningful difference. Employees will volunteer for various organizations across Rhode Island, donating their time to help raise awareness about homelessness in our communities. The day will begin early in the morning, with multiple volunteer activities scheduled to take place. All branches and the Member Service Center will be closed so employees can volunteer their talent to these nonprofit organizations and give back to the community.

In support of our Day of Purpose, each People's branch hosted an "Essentials" Drive to benefit two area nonprofits: East Bay Community Action Program and The Welcome House of South County.



Reaching Higher.

Take your savings to the next level.

Max Yield Money Market™
Earn
2.78% APY*
On balances over \$2,500.00

Annual Percentage Yield (APY) effective as of 09.15.2025. Annual Percentage Yield (APY) is subject to change without notice after account opening. The minimum balance required to open this account is \$2,500.00. The account must maintain a minimum daily balance of \$2,500.00 in your account to avoid a service charge fee. If during any monthly statement cycle, your account balance falls below the required minimum daily balance, your account will be subject to a service charge fee of \$10.00 for that monthly statement cycle. Must have an active Max Yield Checking Account to obtain the higher rate of interest. If the checking is closed at anytime of the month, the account will pay the current Personal Money Market rate of interest and will be converted to a Personal Money Market Account at the beginning of the following month. You must maintain a minimum daily balance of \$2,500.00 in your account each day to obtain the disclosed annual percentage yield. Current Tiers and Rates: \$0 - \$2,499.99=0.00% APY; \$2,500 - \$49,999.99=2.78% APY; \$50,000 - \$499,999.99 = 2.78% APY; \$500,000+ = 2.78% APY. Fees could reduce earnings on selected accounts listed above.

Community



East Greenwich Strolls

In July and August, People's participated in the East Greenwich Main Street Strolls, where members of our experienced team hosted a table in front of Fresco. Hopefully you were able to stop by and talk... and pick up some free People's swag!

People With a Purpose

We couldn't deliver on our purpose to make a positive impact in our community without the foundation of a driven and talented team. Here are just a few recent success stories of the people who serve our members every day.

Cassandra Anderson

Promoted the new Head of Middletown Branch, Cassandra will be responsible for its successful operation, leadership, and daily oversight.

Deborah Maxwell

Promoted from Head of Middletown Branch to Head of Area Branches. Debbie will oversee our North Kingstown, Wakefield, and Bristol branches.

Tiffany Rudman-Quinn

Promoted to Business Intelligence Lead, Tiffany will be responsible for providing departmental leadership to business intelligence-related activities and projects.

Trisha S.

Promoted to Member Service Center Lead, Trish will work directly with her team and other departments to help grow the MSC.



If paying fees
isn't part of your
business plan,
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- No monthly service charge
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- Remote Deposit Capture
- Business Wires
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