

FALL 2025

# Member Connection

Dear Member,

As the holiday season arrives, I'm proud to reflect on the incredible impact we've made together in our community. This fall, our team united for the 2nd Annual Day of Purpose, volunteering more than 500 hours with 13 local organizations to support individuals facing housing insecurity across the state. In conjunction with our employees' generosity, we collected more than 400 pounds of clothing for families in need.

In October, we responded to the SNAP benefit crisis by donating \$50,000 to six Rhode Island food pantries, and our "Banking on Kindness" food drive gave everyone an opportunity to help combat food insecurity. We continue to build partnerships that promote sustainability and accessibility, such as our work with Bike Newport's Community Bike Garage, and our efforts to encourage a more bike-friendly environment for all.

Beyond the dedication of our team, none of this would be possible without your support. Let's continue to lift each other up and build a stronger, kinder community. Wishing you and your loved ones a joyful and safe holiday season.



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

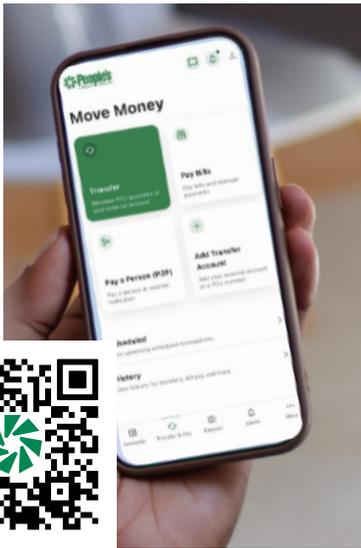
### **Wakefield**

150 Old Tower Hill Road  
401.789.5551



# Technology

## Introducing the Updated Shortcut Bar on Our Mobile Banking App



**W**ith new updates to the shortcut bar, we've made navigating our Mobile Banking app even easier. In addition to Accounts and Deposit, the updated bar now includes the following shortcuts to make navigation easier than ever.

**Transfer & Pay** - a new one-stop spot for moving money and paying bills.

- Transfer - to move funds between owned accounts or to another People's Credit Union member.
- Pay Bills (Bill Pay) - for easy bill payments and management.
- Pay a Person (P2P) - to send money to trusted friends and family at other institutions.
- Add Transfer Account - to link external accounts or link to another PCU member.

**Alerts** - a quick link to easily create and manage notifications and stay informed of your balance, transactions, and more. These alerts are designed to help keep you informed and mitigate fraud on your account.

Now is a great time to download our People's CU Mobile app!

## Digital Wallets ➔ The Safest Way to Pay On-The-Go

**T**o improve the safety and security of your purchases and speed up the checkout process, you can set up your own digital wallet with Apple Pay, Samsung Pay, or Google Pay. This contactless payment method stores virtual copies of your credit and debit cards, allowing you to make purchases with your smartphone.

Just remember, not all merchants accept digital wallets yet, so you'll still need to carry a credit or debit card as a backup payment method.

*Click to go to [Your Digital Wallet](#)*

*for step- by-step instructions on setting up and paying with a digital wallet.*



# Technology

## Attention Business Owners

**People's business and cash management services offer just the right solutions for your business's unique needs.**

### Positive Pay

A robust payment fraud prevention solution, Positive Pay cross-references checks and ACH transactions presented for payment against those your business entered in an "issued" or "approved" list. Exceptions are flagged for you to review through your business online banking and are returned or paid according to your preferences. Positive Pay also helps manage the limited transaction deadlines for business accounts, allowing your business to recover funds for unauthorized transactions.

### Remote Deposit Capture

With a desktop check scanner and our online banking platform, you can quickly and conveniently scan and deposit checks into your business account without leaving your office.

- Deposit postings are updated three times daily.
- Access digital images of check deposits for up to six months.
- Generate itemized deposit reports easily through online banking.
- Review and reconcile check deposits as they are submitted.

### Business Wires

Securely initiate domestic wire transfers to trusted beneficiaries directly from our business online banking platform.

- Pay your vendors and other payees with a rapid and reliable payment method in your home or office.
- Dual authorization security features facilitate a thorough, multi-person review before releasing a wire.
- Save payment information for frequent payees.
- Conveniently schedule same-day or future wire payments.
- Maintain a detailed, auditable record of each outgoing wire transaction submitted.



To learn more about our cash management services, contact your local branch or our Member Service Center at 800.498.8930.



**If paying fees isn't part of your business plan, you belong here.**

[Learn More](#)

### Free Business Checking

- 1,000 free monthly transactions
- No monthly service charge
- e-Commerce and Mobile Solutions

### Additional banking services include:

- Positive Pay
- Remote Deposit Capture
- Business Wires
- Credit Card Payment and Processing

**No fees. Just free.**

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# Fraud

## ***Cents and Sensibilities, a podcast where financial smarts meet real-life moments.***

**L**isten to our monthly podcast episodes here to help you protect your wallet, your information, and your peace of mind. In each episode, our Head of Risk and Head of Retail team up to explain common scams and sneaky tricks that can catch anyone off guard. From phishing to spoofing calls that sound way too legit, to what really happens when debit and credit cards get compromised... and what you can do to stay a step ahead.

Think of us as your friendly financial myth-busters, giving you the know-how to stay confident, informed, and in control. Because when it comes to your money, a little 'cents' makes a lot of sense. Check out our first episode on phishing and how to keep your accounts secure.



## **A Secure Password is No Longer Enough**

### **Use Multi-Factor Authentication to Help Protect Your Data**

A security best practice against cyberattacks, multi-factor authentication (MFA), requires you to provide additional information, beyond a username and password, to log in to your accounts. These additional pieces of identifying information are typically collected when you register for a website or app. You can also often add them later through the site or app's user security settings.

One of the most common forms of MFA is a six-digit verification code. You'll usually receive these codes via email or text. You can also sometimes request a phone call with the code.

*By using multi-factor authentication, you increase security and keep your accounts out of reach of hackers.*



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## Defend Yourself from Ghost Tapping Scammers

Ghost tapping is a scam targeting tap-to-pay cards and mobile wallets, in which scammers exploit the technology that enables devices to exchange data at very close range. While this tech is generally safe, scammers can exploit it in crowded or distracted situations.

Ghost tapping eliminates the need for physical contact with the card, and scammers will attempt to trick you by:

- Getting close in public spaces.
- Pretending to be a vendor at public events.

- Requesting a small charity donation but actually charging your card for a much larger amount.
- Making small withdrawals to avoid triggering fraud detection systems, which means you may overlook the theft right away.

### **To prevent ghost tapping scams:**

1. Use an RFID-blocking wallet or sleeve to help stop wireless skimming. Each People's branch offers free RFID debit card sleeves.
2. Always confirm payment details before tapping.
3. Set up transaction alerts.
4. Check your accounts daily.

## Holiday Shopping Scams

**Fraudsters work overtime during the holidays, so here are 10 scams to watch out for this time of year, according to fraud.org:**

1. **Fake "Too-Good-To-Be-True" Deals** – Deep discounts on luxury brands or electronics that never arrive.
2. **Counterfeit Products on Marketplaces** – Fraudsters posing as legitimate sellers with knockoff goods.
3. **Gift Card Gifts** – Used or drained cards, or scammers demanding payment via gift card.
4. **Phishing Emails and Texts** – Fake order confirmations and delivery alerts that steal personal info.
5. **Charity Scams** – Imposters preying on goodwill with fake donation appeals.
6. **Package Delivery Scams** – Texts claiming "delivery issues" that link to phony tracking sites.
7. **Subscription Traps** – "Free trials" that quietly charge recurring fees.
8. **Social Media Shopping Scams** – Fraudulent ads or influencer posts for non-existent stores.

9. **Travel Deal Cons** – Bogus vacation rentals or airfare "specials" that disappear after payment.
10. **Buy Now, Pay Later Pitfalls** – Fake financing offers or hidden fee traps.

### **To better protect yourself, keep the following tips in mind:**

- Stick to trusted retailers and check URLs before purchasing.
- Don't pay for goods with cryptocurrency or peer-to-peer payment apps.
- Pay by credit card for better fraud protection.
- If something feels off, get a second opinion from someone you trust.
- Don't click on links in unsolicited texts or emails—go directly to the retailer's site.
- Verify charities through databases like the IRS's tax-exempt organization search.

## Fraud & Scam Alert



People's Credit Union will never send you a text message containing a website link asking you to verify alerts, log in, or confirm your account information. Fraudsters are actively sending fake texts and spoofing legitimate online banking websites in an attempt to steal member credentials.

### **PROTECT YOURSELF:**

- Do NOT click on any unexpected links.
- Do NOT enter your Online Banking username or password on a site you accessed through a text.

Always go directly to peoplescu.com or open our official mobile app. If you ever receive a suspicious message, please contact our Member Service Center right away at 800.498.8930.

**Your security matters.**

# Community



## People's Credit Union Leads 2nd Annual Day of Purpose



### Day of Purpose September 18, 2025

September 18th, so employees could volunteer more than 500 hours. Employees also held a clothing drive where over 400 pounds of women's, men's, and children's clothing were collected.

This fall, for our 2nd annual Day of Purpose, our team members once again put purpose into action by collaborating with 13 community organizations that are helping fellow Rhode Islanders who face the struggle of housing insecurity every day. All People's branches, including the Member Service Center, were closed on Thursday,

#### Partner organizations for People's Credit Union's 2025 Day of Purpose included:

- Child & Family, Middletown
- Crossroads Rhode Island, Providence
- East Bay Community Action Program, Warren
- East Bay Community Action Program, Newport
- Haus of Codec, Providence
- House of Hope CDC, Warwick
- Lucy's Hearth, Middletown
- MAE Organization for the Homeless, Cranston
- Martin Luther King, Jr. Community Center (MLKCC), Newport
- McKinney Shelter, Newport
- Newport Mental Health, Middletown
- Thrive Behavioral Health, Providence & Warwick
- The Welcome House of South County, South Kingstown



## People's Donates \$50,000 to Six Rhode Island Food Pantries

In October, in response to the uncertainty around the SNAP benefit crisis, People's Credit Union donated a total of \$50,000 to benefit six local food pantries: Dr. Martin Luther King, Jr. Community Center, Aquidneck Food Pantry, East Bay Food Pantry, the East Bay Community Action Program, Jonnycake Center for Hope, and the North Kingstown Food Pantry.



To give the community an opportunity to support their neighbors facing food insecurity, our branches held a "Banking on Kindness" food drive throughout November.



DOING THE MOST GOOD



## Ring in the Holiday Season with the Newport Salvation Army

Volunteers from People's Credit Union once again teamed up with the Newport Salvation Army to help prepare over 300 Thanksgiving Meal Kits to be distributed to local families.

## People with a Purpose

We couldn't deliver on our purpose of making a positive impact in our community without the foundation of a driven, talented team. Here are some of our recent promotions:

### Jerrica McGraw

As Head of Loan Servicing, Jerrica will ensure loan servicing activities are completed according to Credit Union policies, procedures, and applicable government regulations.

### Danielle Mello

In her new role as Head of Bristol Branch, Dani will be responsible for the successful operation, leadership, and daily oversight of the branch.

### John Banks

As Head of Mortgage Operations and Retail Lending, John will be responsible for directing and monitoring the overall operations of the Mortgage Operations, Originations and Direct Consumer Lending Departments.

### Kyleen Driscoll

Promoted to Head of Member Operations, Kyleen will manage the activities and staff of the branch to provide extraordinary member experiences.

## People's Credit Union Recognized for Efforts to Encourage a More Bike Friendly Community



People's Credit Union has received the designation of Honorable Mention by the League of American Bicyclists' Bicycle Friendly Business (BFB) program, one of only three businesses across the United States to earn that honor in the League's latest application review. The League recognizes BFBs for their efforts through an award system based on five essential elements: engineering, education, encouragement, evaluation & planning, and equity, accessibility & inclusion.

Along with People's Credit Union's efforts to become a bicycle friendly business, we're also the lead community partner of Bike Newport's Community Bike Garage, a vital resource that provides bicycle repairs, education, and access to bikes for the community. This partnership underscores our shared commitment to sustainability, accessibility, and community engagement.