

WINTER 2026

Member Connection

Winter 2026 is leaving with a bang, but the team at People's Credit Union is making an even more powerful impact for our members and our community.

One of our Newport members approached us with a perfect example of the genuine empathy our staff brings to their work:

"While my mother was battling cancer and in extreme pain, and my father had been in the hospital for more than 10 days, Heather Sweeney, the Head of Newport Branch, and Katie D. Member Service Rep, went far above and beyond to help us. They patiently worked with me to understand my Power of Attorney and a letter from the hospital doctors, with Heather graciously offering to come to the house and/or the hospital if needed. Because of their kindness, professionalism, and true compassion, we were able to get everything accomplished.

In an age when so much feels automated and impersonal, it meant the world to have people like Heather and Katie walking beside us every step of the way. They turned a stressful, emotional situation into one filled with hope and care."

Many thanks to Heather and Katie for bringing our purpose to life!

In this issue, you'll read about how our employees are volunteering their time and talent to support local nonprofits like Lucy's Hearth and the Salvation Army and host community events like The Jolabokaflokkur, an Icelandic tradition of exchanging books as gifts on Christmas Eve. You'll also meet some of our teammates who have earned promotions with passion and purpose.

With the Federal Reserve cutting interest rates, many financial institutions have recently lowered their CD rates. As a People's Credit Union member, there is a simple way to make the most of the rate you already have by adding funds to your existing Certificate at your current term's rate rather than today's lower, newly repriced rate.

If you're looking for a more convenient banking experience, People's mobile banking app offers a full suite of digital tools that will keep you connected and in control. And as always, we've got the latest tips and tools to protect you and your business from the latest fraud scams.

Spring may still be a few weeks away, but our team is here today, ready to serve you with the resources and expertise you need for every step of your financial journey.



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

Add Funds to Your CD and Start Earning More Today!

Great news! You can now add funds to your Certificates with terms of 12 months or less directly through online banking. This enhancement provides you more flexibility to grow YOUR money on YOUR schedule and makes saving even easier.

To get started

Go to the **Transfers** menu in online banking and in just a few clicks, add funds from your People's Credit Union checking or savings account.

If you want to add funds to your Certificate from another financial institution, you can first transfer them into your People's checking or savings account, then within 1-2 business days, move them into your CD to start earning more.

Please note: External transfers are subject to limits.



Have You Met IDA?



In honor of 19th-century Rhode Island hero, **Ida Lewis**, who saved 18 people during her 39-year career as lighthouse keeper in Newport Harbor and was the first woman to receive the Gold Lifesaving Medal, we'd like to remind you about **PEOPLE'S IDA**. Our **Interactive Digital Assistant** is available on our website 24/7, even during holidays and overnight, to help answer your banking questions.

If you need help, just 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
- Signing up for eDocs, viewing your statements & check images
- Ordering a new debit card
- Placing a stop payment
- Paying a bill
- Making a transfer



People's Online and Mobile Banking

*The Same Great Digital Tools with Even More Convenience.
Stay Connected... from Anywhere!*

Whether you're at home or on the move, managing your money is simple and secure. From managing accounts across your devices to opening new accounts, applying for loans, updating alerts, and handling everyday tasks like payments or travel notifications, everything you need is right at your fingertips.

- With quick, secure login with biometric options like Face ID or fingerprint, there's no need to remember passwords.
- Deposit checks anytime in just a few taps with Mobile Deposit and track their status for up to 90 days, complete with check images for peace of mind.

One dashboard that gives your complete financial picture where you can:

- View your personal People's deposit accounts, loans, lines of credit, and credit cards.
- Connect your outside accounts with our aggregation feature, so you can track balances and transactions across all your financial relationships without switching apps.
- Access up to seven years of account history with easy eStatement enrollment.

Send, pay, and transfer all in one secure place

- Transfer funds your way, between People's accounts, to another People's member, or to/from your accounts at other banks or credit unions.
- Pay your People's loans easily or disburse funds from your line of credit without visiting a branch.
- Simplify bill payments with our Pay Bill platform.
- Send money fast and free with Pay a Person (P2P) with no fees and no reliance on third-party apps or networks.

Alerts to keep you informed and secure

- Stay informed about low balances, negative balances, posted transactions, upcoming loan due dates, and more in real time with customizable alerts via email, text, or push notifications.
- Bank securely with the ability to set mandatory two-factor authentication and the option to link an authenticator app for added protection.
- Update your business information anytime; addresses, seasonal addresses, and contact details can be changed online without calling or visiting a branch.

Card management – your cards, your rules

- Take control of your cards, turn your People's debit or credit card on or off instantly, set spending limits, and choose which types of transactions and merchants are allowed.
- Manage your People's credit card smarter, perform balance transfers to take advantage of promotional rates, request cash advances, and redeem rewards points right from online banking.
- Travel worry-free by adding travel notes so your card works seamlessly wherever you go.

Financial Wellness – Your Financial Health, Made Simple

- Track and improve your credit with myCredit Health. View your credit score and report, receive alerts, set goals, and use the simulator tool to see how changes can impact your score.
- Understand your spending habits with our Spending Analysis tool and set personalized savings goals to stay on track toward your financial objectives.

Extra Tools for Extra Convenience

- Get help when you need it with authenticated live chat, stop payments on checks, reorder checks, and more, all without leaving your online banking dashboard.
- Share access securely with trusted family or friends using our Shared Access feature. Give them the ability to help manage your accounts with permissions you control, while keeping separate, secure logins.

Register Online Today – It's Easy!

Skip the branch visit and open a new account online in minutes. Choose from checking, savings, Money Market accounts, or Certificates of Deposit (CDs), all from the comfort of home.

People's CU Mobile
Banking App



Fraud



How to Avoid Falling Prey to the Latest Fraud Scams

1. Fraud and Scam Alerts

Fraudsters are actively sending fake texts and spoofing legitimate online banking websites in an attempt to steal member credentials. Know that 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.

To 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.

Your security matters. If you ever receive a suspicious message, please contact our Member Service Center right away at 800.498.8930.

2. Check Washing

Check washing scams involve changing the payee names and often the dollar amounts on checks and fraudulently depositing them. Occasionally, these checks are stolen from mailboxes and washed in chemicals to remove the ink.

To protect yourself:

- Retrieve your mail regularly instead of leaving it in your mailbox.
- Deposit your outgoing mail at your local Post Office or in blue collection boxes before the last pickup.
- If you're going on vacation, have your mail held at the Post Office or have it picked up by a friend or neighbor each day.

3. Targeting Seniors

Financial crimes are often targeted at our aging population and are all too often successful.

Seniors are most likely to have a "nest egg," own their home, and have excellent credit — all of which make them attractive to con artists. Scammers

are skilled at manipulating people and can be very convincing. They call, email, and send text messages trying to get money or sensitive personal information — like Social Security or account numbers.

Scammers may use information that seniors need, such as health care, reverse mortgages, funeral planning, and investments. Older adults are less likely to report fraud because they don't know who to report it to, are too ashamed, or don't know they have been scammed. Elderly victims may not report crimes, for example, because they are concerned that relatives may think the victims no longer have the mental capacity to take care of their own financial affairs.

If you paid someone you think is a scammer or gave them your personal information or access to your computer or phone, your money might be gone already. No matter how much you paid, it's always worth asking the company if there's a way to get your money back. You can report anything you think may be a fraud, scam, or bad business practice to the Federal Trade Commission (FTC).

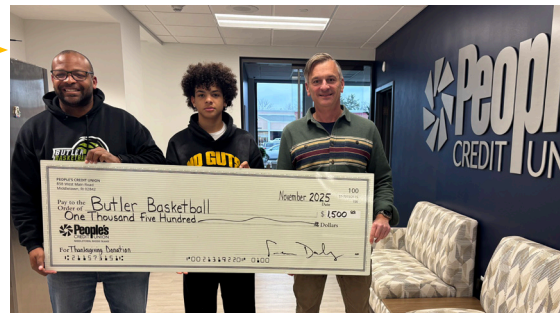


News & Community

At People's Credit Union, we are committed to making an impact in our community and every day we look for ways to help our neighbors and neighborhoods thrive.

November 26, 2025: Donation to Butler Basketball

People's Credit Union donated \$1,500 to Butler Basketball Club to be distributed to local families in need.



December 1 - December 16, 2025: Salvation Army Angel Tree

Donations of gifts and clothing for local children were collected at all six People's branches and employee volunteers helped deliver the donations to the Salvation Army, which distributed them to deserving families throughout the community.

December 2, 2025: Small Business Collective Launch

People's Credit Union launched Small Business Collective (SBC), a nonprofit created to ensure that entrepreneurs have access not only to the tools they need to grow, but also to a network of peers and mentors who believe in the power of collaboration, all in an inclusive and supportive environment.

December 3, 2025 : Lucy's Hearth Designer Wreath Sale

People's employees held a wreath-making event to support Lucy's Hearth's Designer Wreath Sale. Workshops were held at the Middletown branch with over fifty volunteers participating. Altogether, Lucy's Hearth raised over \$21,000 that will go directly to assisting families experiencing homelessness. The team created 50 wreaths for the sale and fun was had by all!



December 17, 2025: Middletown Branch Hosts Jolabokafloð

Organized by employee Valerie Gomes, the Middletown Branch Team celebrated Jolabokafloð, the Icelandic tradition of exchanging books as gifts on Christmas Eve, by hosting a free event at the Middletown Public Library. Books were distributed to children, along with fun activities, treats, and a visit from Santa.



Children and families received a free book, enjoyed refreshments, met Santa, and participated in bookmark-making and coloring activities. This event supported local literacy, community engagement, holiday giving traditions, and family-friendly programming at the library.

Promotions at People's

We couldn't fulfill our purpose of making a positive impact in our community without a driven, talented team. Here are just a few recent success stories of the people who serve our members every day.

Theresa Wosencroft

Head of Business Market Development, responsible for cultivating new deposit and lending business relationships while expanding relationships with existing members.

Amanda Villanova

Head of North Kingstown Branch, responsible for the successful operation, leadership, and daily oversight of the branch.

Shana Silveira

Head of Wakefield Branch, driving the development of new business and member relationships while ensuring the delivery of a service-focused branch experience.

Jennifer McFarland

Promoted to **Head of Member Operations**, providing hands-on leadership for the branch's daily operations and mentoring her team while delivering personalized, relationship-driven service to members.



If your car is going
nowhere fast,
you belong here

[Learn More](#)



INSURED BY NCUA

COMING SOON!

We're not going far—
just getting even better.

Our Wakefield branch is moving to 703 Kingstown Rd. (Next to Midas)

