

SPRING 2026

Member Connection

Dear Member,

Fraud continues to grow more prevalent and increasingly sophisticated, impacting our members and communities more than ever. In this issue, we highlight important ways to prevent fraud from impacting you and your business, including adding an extra layer of protection through multi-factor authentication and recognizing scams such as ghost tapping and smash-and-grabs before you become a victim. We also cover the importance of digital wallets, cash management services, and online banking to safeguard your financial security.

Let me share a couple of recent real-life examples of our team stepping in to help our members stay ahead of these evolving threats:

At our Wakefield branch, an 82-year-old member went to the teller to request a large sum of money. The teller suspected she was being scammed, so he walked her through the red flags. He also helped her block the scammer's numbers, gave her advice on how to protect herself, and provided fraud-prevention resources, including the Federal Trade Commission and the Narragansett Police.

In our Portsmouth branch, a nonmember attempted to cash a fraudulently altered check. The team quickly identified concerns, verified the issue, refused the transaction, preserved evidence, and ensured accurate identification documentation. Their calm decision-making and collaboration, including follow-up with the Risk Team and law enforcement, prevented a loss and protected the credit union and our member.

Great work by both teams. It is this kind of attention to detail, adherence to process, and strong teamwork that helps keep our members and organization safe.

Finally, our leadership team recently came together for a conference centered on a simple yet powerful framework: understanding change, communicating it effectively, and ensuring our teams and members feel informed and confident. This topic couldn't be more relevant as we operate in an environment where change is constant. But at People's, we understand that you don't just need to be told what's changing, you also need to understand why.

Thank you for continuing to place your trust in us as we navigate these uncertain times together.



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

703 Kingstown Road
401.789.5551
(Relocating Soon)



Technology

Digital Wallet – Safest Way to Pay!

Make Secure Payments On-The-Go with a Digital Wallet

To improve the safety and security of your purchases and speed up the checkout process, you can set up your own digital wallet with Apple, Garmin, Google, and Samsung Pay. This contactless payment method stores a virtual copy of your credit and debit cards, allowing you to use your smartphone to make a purchase. You'll no longer need to type in a PIN or use fingerprint or facial recognition.

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.

Go to **Your Digital Wallet** for step-by-step instructions on setting up and paying with a digital wallet.



Attention Business Owners – We've Got the Answers!

At People's Credit Union, we understand that growing your business is your number one priority. With our *business and cash management services*, we can deliver just the right solutions for your unique needs so you can keep your focus on achieving that goal.

Positive Pay

A powerful payment fraud prevention solution, Positive Pay cross-references checks and ACH transactions presented for payment against those that 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.

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.

Business Wires

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

To open a business cash management account, call our **Member Service Center** at 800.498.8930 for more information.



Register for Online and Mobile Banking and Stay Connected from Anywhere – Here’s Why it’s a Good Idea

With People’s online and mobile banking, managing your money is simple and secure – whether you’re at home or on the move. 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 you 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.

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.

- 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 reward points right from online banking.
- Travel worry-free by adding travel notes so your card works seamlessly wherever you go.



Register Online Today - It’s Easy!



People’s Gives You Access to ATMs Across Rhode Island and the Globe.

In addition to our branch ATMs, People’s members can also access their accounts surcharge-free at SUM Network ATMs and ATMs in the Rhode Island Credit Union Connection.



Go to our [ATM Finder](#) for more information.



There are ATMs located at all **six** People’s Credit Union branches.

Bristol: 50 Gooding Avenue

Middletown: 858 West Main Road

Newport: 43 Memorial Boulevard

North Kingstown: 7490 Post Road

Portsmouth: 2537 East Main Road

Wakefield: 703 Kingstown Road

(Coming Soon)

Fraud

How to Avoid Falling Prey to the Latest Fraud Scams



A Secure Password is No Longer Enough. You Need MFA

Multi-factor authentication (MFA) – a security best practice against cyberattacks – is an added layer of security that requires you to provide more than one form of identity verification. 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. With multi-factor authentication, even if a cybercriminal figures out your login and password, they won't be able to access your data.

You can enroll in multi-factor authentication via your favorite authentication apps, including **Google Authenticator, Authy, and Duo.**

To enroll, ensure your authentication app is downloaded onto your mobile device and complete the following steps:

1. Log in to your account via the full desktop site.
2. Hover over Settings at the top of the screen, then click 'Security Settings'.
3. In the Two-Factor Authentication section, click the pencil icon and then 'Enroll'.
4. Scan the QR (Quick Response) code using your preferred authentication app or manually enter the code into your app.
5. Once People's Credit Union has been added to your authentication app, enter the 6-digit code displayed in the app into the box displayed under the QR code in online banking and click 'Next'.
6. The Toggle will change to On, and you can click "Done" to complete the process.

* **Never share** your passwords, verification codes, or online banking credentials with anyone, even if they claim to be from your financial institution.

Keeping your information private is one of the best ways to stay safe from fraud.

- * Scammers may pose as trusted companies or even family members.
- * Keep your online banking credentials private to help protect your accounts and personal information.



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

Using MFA may take a little more time, but the added security is worth it.

Stay Safe from Ghost Tapping Fraud

Ghost tapping – a scam targeting tap-to-pay cards and mobile wallets using technology that enables devices to exchange data at very close range - eliminates the need for physical contact with the card. These 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.

To prevent ghost tapping scams:

1. Use an RFID-blocking wallet or sleeve to help stop wireless skimming.
2. Always confirm payment details before tapping.
3. Set up transaction alerts.
4. Check your accounts daily.



Visit your local branch and pick up a FREE RFID debit card sleeve.

Smash and Grab Season

The warm weather is here, and thieves are ready to pounce. When you go hiking, play tennis, or enjoy a pickleball match, be careful not to leave personal items in your car. These thieves, are making our public parks and hiking areas their prime targets. Smash and grab crimes are quick and opportunistic. Criminals break a window, reach in, and disappear within seconds. Because they aren't concerned about noise or alarms, the damage to the vehicle frequently ends up costing more than the stolen items themselves, so have fun, but remember to hide your personal items.

Also, while there's no smashing at grocery stores, thieves are still grabbing purses from shopping carts, so never leave your bag unattended.



If your car is going nowhere fast,
you belong here.

Check out our Auto Loan Options



INSURED BY NCUA

News & Community

Our Wakefield Branch is relocating! Visit Us Soon.

Our new branch at 703 Kingstown Road is just half a mile from the current location at 150 Old Tower Hill Road. The new building features a larger footprint, private meeting spaces, additional parking, and there's also a convenient technology bar, a coin-operated machine, a 24-hour drive-up ATM, and safe deposit boxes available.



"Relocating to a new and improved branch in Wakefield marks an exciting milestone," said Sean Daly, Head of People's Credit Union. "This convenient new location will enhance the member experience and reinforce our longstanding commitment to the Wakefield community."

Please note, we will send out additional information on moving dates and times as the date gets closer.



People's Credit Union and URI Women's Athletics Continue to Make a Great Team

As the Official Partner of URI Women's Athletics, People's Credit Union is committed to teaming up with these women student-athletes to empower local youth.

In February, we were the presenting sponsor of the National Girls and Women in Sports Day Clinic, an annual event at URI's Mackal Fieldhouse that raises awareness and celebrates the achievements of women in sports.

In April, we sponsored 'Be a Ram for a Day' in collaboration with the South County YMCA, giving local youth the opportunity to experience how URI's women athletes, coaches, and faculty spend a typical day on campus.



Official Credit Union of URI Women's Athletics



People's Partners with the Newport Gulls for the Gully Youth Savings Account

Where smart money habits begin!

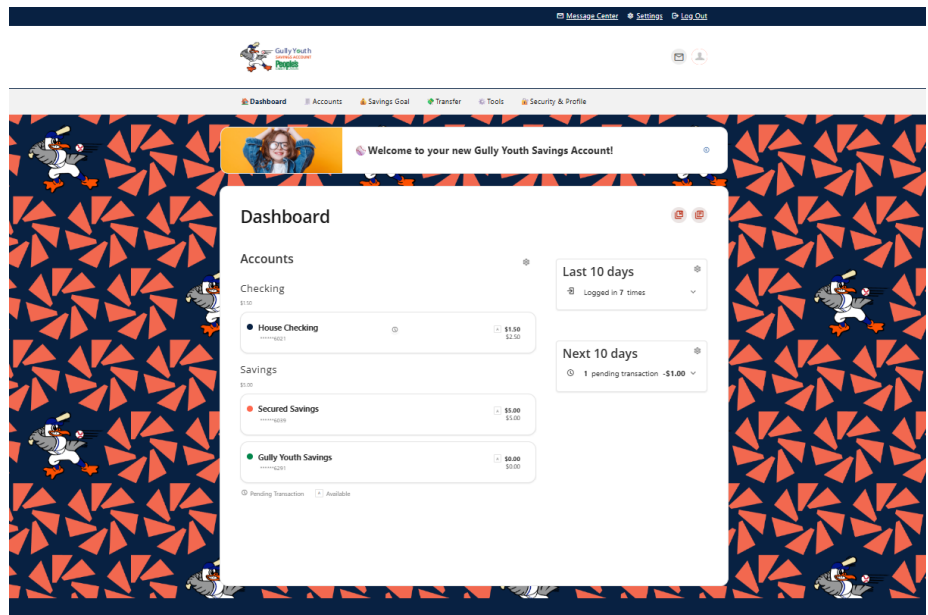
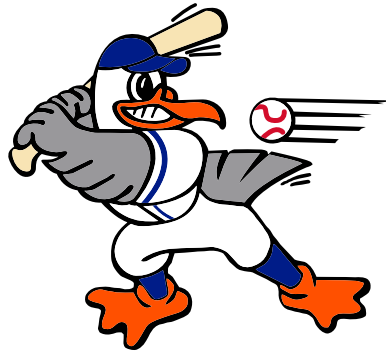
People's Credit Union is excited to introduce the Gully Youth Savings Account, a fun and engaging way to help children learn the importance of saving at an early age.

Created in partnership with the Newport Gulls, the account encourages families to start conversations about money management, goal setting, and financial responsibility in a way kids can enjoy and understand.

To make opening an account even more exciting, children who open a Gully Youth Savings Account at a People's Credit Union branch will receive a special co-branded Gully plush toy.

Teaching smart savings habits early can help set children up for future success — whether they're saving for something special today or learning lessons that will benefit them for years to come.

Stop by a People's Credit Union branch or visit peoplescu.com to learn more about the Gully Youth Savings Account. We look forward to seeing you at our annual FANatic about Reading Game Night on Wednesday, July 22nd!



Promotions at People's

Our driven and talented team is the foundation of People's Credit Union, delivering every day on our purpose of making a positive impact in our community. Here are just a few recent success stories of the people who serve our members.

Kyla Landry promoted to **Commercial Portfolio Analyst**, completing credit analysis and overseeing portfolio management, including annual reviews and branch referrals.

Yanika Reynolds appointed **Loan Servicing Lead**, managing the Loan Servicing team in performing and overseeing account boarding, maintenance, and quality control tasks.

Jennifer McFarland was named **Head of Member Operations at our Newport Branch**, providing hands-on leadership for the branch's daily operations and mentoring her team while delivering personalized, relationship-driven service to members.

Kathleen O'Keefe was promoted to **Deposit Services Representative** where she will support deposit-related processes throughout the organization, with a focus on the Core system and department technologies.

Welcome to the Team



Eric Schifrine named **Head of Finance and Risk**, overseeing the Finance, Risk, and Financial Recovery departments to provide strategic and operational leadership for financial performance, balance sheet management, and enterprise risk oversight, while partnering with the leadership team to shape the organization's overall strategic direction.



Justin Lombardo appointed **Head of Portsmouth Member Operations**, managing the day-to-day operational activities and staff of the branch to ensure proper alignment with Credit Union goals and service standards.



Kyle Jones named **Head of Wakefield Member Operations**, supervising day-to-day operational activities and staff to drive member growth.

Our Billboard is a Winner!

Lamar Advertising of Boston-Providence named People's latest billboard – located on I-195 at RT 114/Wampanoag Trail – their *Design of the Month* for March! We're thrilled that our message is resonating not just with our members but with the broader community as well. Thank you to everyone who participated and voted!

