

SUMMER 2026

Member Connection

Dear Member,

We're officially in the dog days of summer! Many of you are heading off on vacation, with thoughts of rest and relaxation. We want to make sure you protect yourself from fraudsters while you're traveling. In this issue, you'll find important prevention tips about a number of common summer travel scams.

Meanwhile, here at People's, the summer heat hasn't slowed us down at all.

In June, we opened our new Wakefield branch. Many of you have told us you love the new space, which we're delighted to hear because the office reflects our belief that showing up well in a community means more than access to financial services; it's about being the kind of institution people are proud to have on their street. Next time you're in Wakefield, please stop by and say hi.

We've also been adding some new advertising on billboards, bus wraps, and commercials. This summer, People's was named the winner of Lamar's design contest for our latest billboard, and our marketing team also recently completed a full beautification project around a community billboard on the corner lot of Van Zandt Avenue and Prescott Hall Road in Newport. Go check it out!

Our online banking platform now has an enhanced dashboard with tools designed to help streamline your daily financial tasks, reduce clicks, and improve visibility into account activity. We've also given a voice to touchtone calling; IDA (our Interactive Digital Assistant) answers your phone calls when the Member Service Center is closed, helping to identify what you need and find the right solutions.

In addition to tips to help prevent fraud while you travel, please remember the importance of multifactor authentication when logging in to your apps. We're also offering FREE RFID sleeves at all of our branches so you don't become a victim of the latest ghost tapping scam.

As always, we remain steadfast in our efforts to make an impact in our community: read about the success of our partnerships with Butler Basketball, Aquidneck Island Robotics and the Newport Gulls.

Finally, I wouldn't have all these wonderful accomplishments to share with you if it weren't for the team of talented, purpose-driven professionals who make it all happen. Check out the latest movers and shakers who are helping People's Credit Union deliver the member experience you deserve—in the summer and all year round.



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



Technology

Find Enhanced Tools on Your Online Banking

We're excited to highlight three new features on our Online Banking Dashboard created to offer a more streamlined and intuitive online banking experience for our members. These updates make it easier for members, especially businesses and those with multiple accounts, to navigate, perform important actions, and stay organized.

1. Quick Actions & Reports (Business Profiles)

These new features are automatically available to eligible business members on desktop, with no setup required. With these shortcuts, you'll save time not having to navigate through multiple menus, with increased visibility of key business tools and reporting features, and simplified daily reconciliation processes.

- Quick Actions provides business members with convenient shortcuts to commonly used tools such as Transfers, Wires (for approved users), and ACH Origination (coming later this year).
- Reports module gives businesses quick access to transaction reports—including QuickBooks-compatible formats—and daily reconciliation reports to review and balance prior-day activity.

Coming Soon: An approvals module that will sit alongside Quick Actions to allow business members to quickly and efficiently review transactions requiring approval.

2. Custom Account Grouping & Ordering

Members can now fully customize how their accounts are organized on the Dashboard by creating custom account groups with personalized names, assigning accounts to those groups, and reordering both groups and accounts within each group.

No longer based on product type (e.g., Checking, Savings, Loans), you can now tailor your view to match how YOU think about your finances.



3. Account Tagging & Filtering

Account tagging allows members to apply custom labels ("tags") to your accounts and then filter, or search based on those tags. You can create multiple tags and assign them to a single account if desired, then filter instantly using selected tags.

This feature adds another layer of organization beyond grouping to support more complex financial management needs, so you can quickly locate accounts based on purpose or category.



Calling People's Credit Union Just Got Easier: IDA is Getting a Voice!

Coming soon, when our Member Service Center is closed, People's interactive digital assistant will offer a voice concierge to answer your calls, using natural conversation instead of touch-tone menus. You just need to speak naturally, and the system will identify what you need and help you directly by guiding you to the appropriate next step.

Here are a few of the benefits:

- Help when our Member Service Center is closed.
- No more navigating traditional touch-tone menu.
- Faster service.
- More personalized experience.
- Less repeating information.

**Instead of hearing "Press 3 for card services,"
you can say, "I lost my debit card."**

Or perhaps:

- "I need to check my loan payment."
- "I'd like to open an account."
- "I need to speak with someone about mortgages."
- "I have a question about a debit card transaction."
- "I would like to order checks."

It's just one more way we're making banking easier, so you can spend less time navigating menus and more time getting the help you need.



Member Service Center: 800.498.8930



If you're ready to put your
home equity to work,
you belong here.

Home Equities and Lines of Credit



Fraud

A Secure Password is No Longer Enough. You Need MFA.



A security best practice against cyberattacks, multi-factor authentication (MFA) is an added layer of security that requires you to provide more than one form of identity verification when logging in. One of the most common forms of MFA is a six-digit verification code, usually received via email. 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 on 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.

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



Protect Yourself from Ghost Tapping with a FREE RFID sleeve



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.



To protect yourself from wireless skimming, pick up a **FREE RFID-blocking sleeve** at any People's branch.



Your security matters. If you think you have been a victim of fraud, call People's immediately. The sooner fraud is reported, the sooner we can help protect your accounts. **Member Service Center: 800.498.8930.**



Summer Vacations Should Be About Making Memories, Not Worrying About Fraud

The summer travel season is a prime time for scammers looking to take advantage of distracted travelers. Fraudsters know you are often busy, excited, and less focused on security when you're traveling. But you can significantly reduce your risk by recognizing common scams and taking a few simple precautions.

Common Summer Travel Scams:

Fake booking websites

Scammers create fake rental listings, travel websites, or special offers using stolen photos and information to make them appear legitimate. They may request payment through wire transfers, gift cards, or other methods that provide little protection. Once payment is made, the listing disappears or the vacation deal never existed.

Protect yourself by:

- Booking through reputable travel websites or directly with the property or provider
- Reading recent reviews and verifying listings before making payments
- Avoiding deals that seem too good to be true
- Visiting official websites directly instead of clicking links in unexpected messages
- Using a credit card when booking travel, which may offer additional fraud protections

Card skimming devices

Criminals sometimes install hidden skimming devices on ATMs, gas pumps, or payment terminals to capture card information.

Protect yourself by:

- Using Tap to Pay whenever possible. Contactless payments like Tap to Pay use encrypted, one-time transaction codes that make it more difficult for criminals to steal your card information
- Inspecting card readers before using them to ensure they have not been tampered with
- Covering the keypad when entering your PIN
- Using ATMs located inside financial institutions whenever possible

Phishing emails, fake confirmations, & QR code scams

Scammers often impersonate airlines, hotels, rental car companies, or travel agencies. They may claim there is a problem with your reservation and ask you to click a link, provide personal information, or make a payment. Criminals may also use fake QR codes to direct travelers to fraudulent websites designed to steal information.

Protect yourself by:

- Accessing reservations through the company's official website or app
- Verifying the sender before clicking links or scanning QR codes
- Checking website addresses for misspellings or unusual formatting
- Ignoring urgent requests for payment or account verification
- Never sharing passwords or personal information through unexpected messages

Public Wi-Fi risks

Free Wi-Fi at airports, hotels, and cafés can be convenient, but it may not always be secure. Cybercriminals can use unsecured networks or create fake networks to capture sensitive information.

Protect yourself by:

- Avoiding online banking or financial transactions when using public Wi-Fi
- Using your mobile network, personal hotspot, or a trusted VPN whenever possible
- Turning off automatic Wi-Fi connections

Compromised USB charging stations

Public USB charging stations can pose a cybersecurity risk if the charging port or cable has been compromised to steal data or install malware.

Protect yourself by:

- Bringing your own wall charger or portable power bank
- Using a charge-only USB cable or USB data blocker if you must use a public charging station

News & Community

People's Credit Union Relocates Wakefield Branch to the Heart of Downtown

In June, People's opened a new and improved branch building at 703 Kingstown Road in Wakefield, RI. Replacing an underutilized lot with a new building that positively contributes to the beauty and charm of Wakefield is what investing in the community really looks like.



People's Teams Up with Butler Basketball & Viking Hoops for Juneteenth Tournament

On Juneteenth, People's Credit Union, Butler Basketball and Viking Hoops presented the 2nd annual 3x3 Tournament and Backyard BBQ at the MLK Community Center. More than 125 students from grades 5-12 enjoyed the free basketball tournament, a BBQ, and a DJ, taking advantage of this opportunity to play recreational basketball without the pay-to-play structures that pose a barrier to many families in our community.

People's Puts Community First with Neighborhood Beautification Project

The marketing team at People's Credit Union recently completed a full beautification project around a community billboard. Located on the corner lot of Van Zandt Avenue and Prescott Hall Road in Newport, they made the once-aging, overgrown, and uninviting space welcoming as a visible reminder that community commitment can show up in simple but meaningful ways.



People's Celebrates 18 Years Sponsoring the Newport Gulls' FANatic About Reading Program



For the 18th year, People's Credit Union partnered with the Newport Gulls for their FANatic About Reading Program, promoting the importance of reading to over 3,000 elementary school students in 150+ classrooms on Aquidneck Island. The collegiate players read to students in their classrooms and also challenged them to read four books over the summer. On Wednesday, July 22nd, People's Credit Union hosted **FANatic About Reading Night** at Cardines Field to honor the students for their accomplishments.



People's Credit Union Launches Gully Youth Savings Account

Where smart money habits begin!

In addition to supporting the FANatic About Reading Program, People's and the Gulls teamed up to support local families through the new Gully Youth Savings Account. Named after the team's mascot, the savings account is designed to encourage children of all ages to save by teaching them good financial habits.



Gully Youth
SAVINGS ACCOUNT
People's
CREDIT UNION

Aquidneck Island Robotics Team and "Bandit" Demonstrate Their Appreciation for People's Credit Union



In appreciation for People's financial support, the Aquidneck Island Robotics (AIR) team stopped by our Middletown HQ to demonstrate "Bandit," one of their latest machines. The groundbreaking AIR program — the largest community-based youth competitive robotics organization in the state — provides K-12 students with hands-on STEM experiences, and shows how robotics puts teamwork, leadership, and real-world problem solving into action. AIR also offers membership free scholarships so students can participate regardless of their ability to pay.



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People with a Purpose

We continue to make a positive impact in our communities by growing and strengthening the teams that serve them. Since May, we have hired and promoted several driven, talented individuals into Lead or Head positions.

Promotions and Internal Moves:

Cassandra Anderson moved from Head of Middletown Branch to Head of North Kingstown Branch, with responsibility for driving new member development while empowering the branch team to ensure an exceptional member experience.

Justin Lombardo promoted from Head of Portsmouth Member Operations to Head of Middletown Branch, managing the branch's day-to-day operational activities and staff to enhance both the financial growth and experience of our Middletown members.

Rachel Semiao promoted to Head of Portsmouth Member Operations, responsible for the day-to-day operational activities and staff of the branch to ensure proper alignment with Credit Union goals and service standards.

Welcome to the Team

Leiyina Tavaréz named Head of Retail, to plan, direct, and administer the Credit Union's retail initiatives and strategies.

Leyna Beaudoin appointed Head of North Kingstown Member Operations, to strengthen the branch's service excellence and deepen relationships with the community.



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