



Exciting News about the Annual Meeting!

Chairman Charles F. McBride and Credit Union President Christopher P. Fonseca have announced the Credit Union's plans to hold its **86th Annual Meeting** as an in-person gathering on **March 29, 2023** at the Knights of Columbus Hall in Stamford, CT. Noting that because of the seriousness of the pandemic, the health and welfare of our loyal members was the Credit Union's first priority and that holding a remote meeting gave the Credit Union Management, Staff and Volunteers the opportunity to present a "state of the credit union" to our members by personally delivering business statistics and future plans. After careful consideration, The Credit Union has decided to continue its tradition of an in-person Annual Meeting. Therefore, at this time, the plans are in place for the meeting, providing the nation's health remains stable.

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Stop by any of our branches for professional and courteous service. Our hours of operation are listed on our website. And, don't forget our 55,000 Allpoint® Network surcharge-free ATMs! They're real timesavers and conveniently located nationwide at Target, Walgreen's and CVS Pharmacies and other popular businesses.

Nominations for the Credit Union Board of Directors is now open

The Pitney Bowes Employees Federal Credit Union has announced the opening of nominations for the election to the Credit Union Board of Directors for a three-year term. In accordance with the bylaws, if you wish to run for election to the Board of Directors, you must submit your name to the Nominating Committee for consideration by no later than 4:00 PM (ET) on November 11, 2022. You may obtain a form and complete details from any member of the **Nominating Committee**:

Nancy Roberts 203-322-9508

Frank Leone 203-964-1026

Joe Canapetti 203-796-6482

Again, plans are currently in place for an on-location Annual Meeting on March 29th of next year.

How about some FREE MONEY?

Does that sound good to you? Well, it should; because that's exactly what the Credit Union's new "FREE MONEY" **Family Membership** promotion is all about. We are giving a \$25 bonus to every new family or household member that opens a new account. That's not all! The referring Credit Union member also receives a \$25 bonus! It's free money and it's yours for the referral. Don't wait, this is a limited time program. Credit Union members have your Brother, Sister, Children, Grandchildren, In-laws or Household Members open their family account today and get your free money. For complete details, consult our website: www.pbefcu.com.





CLEARANCE SALE

Model Years 2016-2017

TERM	RATE	MONTHLY*
24 Months	7.50%APR	45.00
36 Months	7.50%APR	31.11
48 Months	8.00%APR	24.41

*PER \$1,000 BORROWED

- Purchases Through Dealerships Only -

Take Advantage of the deals on Year-End Leftover Models.

The Credit Union has great rates and terms for Pre-Owned and New Autos. When shopping for your next auto, go to the Credit Union online and pre-qualify for your auto loan . . . www.pbefcu.com

Model Years 2018-Newer

TERM	RATE	MONTHLY*
24 Months	1.74%APR	42.43
36 Months	2.24%APR	28.75
48 Months	2.75%APR	22.03
60 Months	3.25%APR	18.08
72 Months	4.25%APR	15.76
84 Months	4.75%APR	14.02

*PER \$1,000 BORROWED

pitney1936bowes
employees federal
credit union

1-203-922-4402



"NEW" - Value of new vehicle, including tax, registration and warranties. "PRE-OWNED ("USED")" and "REFINANCED" - Value of used vehicle based on the NADA retail value. Does not include tax, registration and warranties. New money only. "MINIMUM AUTO LOAN AMOUNTS" - 48 OR 60 months = \$8,000, 72 months = \$20,000, "84 MONTH TERM" - The Credit Union will finance up to 100% of the value of a NEW VEHICLE ONLY, including tax, registration and warranties with a minimum loan amount of \$30,000. All rates are subject to change at any time. You must be a member of the Credit Union to borrow. Some Restrictions Apply. NEW MONEY ONLY. We Do Business According to the Federal Fair Lending Laws.



Unlock Your HELOC Equity and Lock-in a Great Rate.

Unlock the Equity in your Home today and Lock-in to our Special Prime Minus 1% Home Equity Line of Credit limited time offer.

No Application Fee - No Closing Costs in Connecticut - No Annual Fee
Some Restrictions Apply

*Rate will be 5.25%APR for the first year and then it will revert back to Prime Rate for the remainder of the period and will be variable. Prime Rate is subject to change at anytime. Only available in Connecticut, Westchester, Dutchess, Putnam and Rockland Counties in New York on owner-occupied Primary Residences. New "HELOCs" Only.

1-203-922-4402

Prime Rate is 6.25%APR as of September 22, 2022 ("APR" = Annual Percentage Rate)



Branch Offices will be Closed on these dates

November 24-25, 2022
Thanksgiving Observance
December 26, 2022
Christmas Observance
January 2, 2023
New Year's Observance

You may get cash at ATMs.
PB24™ Online Banking & Bill Payment and Mobile Deposit are available 24/7. Deposits made after 2:00 PM are posted the next Business day.

The ACORNews is published quarterly by the Pitney Bowes Employees Federal Credit Union

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We Do Lending According to the Fair Lending Laws.



ACORNews™

The Newsletter of the
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