



2019 YEAR IN REVIEW

Our 22 founders started PSECU in 1934 with a simple idea. By pooling their money and working together, they could provide better lives for their families. That simple idea stays with us today and is reflected in our no- or low-fee products and services, our competitive loan rates, and the convenience we provide through our anytime, anywhere digital banking options. We work hard every day to provide great service and make sure our members get the most out of their money. With PSECU, you are truly Banking on a Difference.



- **George Rudolph**
PSECU President, CEO, and Fellow Member



OUR VISION

Our members will recognize us as their trusted financial partner.



OUR MISSION

To safely and securely provide the best value to our members throughout their lives.

MEMBER BENEFITS

- Free checking
- Surcharge-free ATMs
- Cash rewards credit card
- Debit card rewards
- Free credit score service*
- Low-rate loans
- Financial education resources (WalletWorks)
- Digital banking tools (person-to-person money transfer, account alerts, mobile deposit, bill payer, etc.)

**PSECU is not a credit reporting agency. Members must have PSECU checking or a PSECU loan to be eligible for this service. Joint owners are not eligible.*

WHY CHOOSE A CREDIT UNION?

	CREDIT UNIONS	BANKS
STRUCTURE	Not-for-profit	For profit
EARNINGS	Surplus earnings get returned to members in the form of benefits such as no- or low-fee products and services, ATM refunds, and debit and credit card cash rewards	Profits go to stockholders
GOVERNANCE	Board of Directors elected by members	Board of Directors voted in by stockholders who may not be customers
PRODUCTS	Financial products and services at low or no cost	Financial products and services for typically higher fees
INSURANCE	Backed by the National Credit Union Administration (NCUA) with deposits insured up to \$250,000	Backed by the Federal Deposit Insurance Corporation (FDIC) with deposits insured up to \$250,000
ELIGIBILITY	Membership is open to anyone within the credit union's field of membership	Anyone can open an account



450,000+
MEMBERS

\$6 BILLION+
IN ASSETS

900+ EMPLOYEES

\$3,484,141+
IN COMMUNITY SUPPORT

PRODUCT REVIEWS



FOUNDER'S CARD
4.70 out of 5 stars



CLASSIC CARD
4.59 out of 5 stars



CHECKING
4.52 out of 5 stars



SAVINGS
4.64 out of 5 stars



BILL PAYER
4.83 out of 5 stars



DIGITAL BANKING
4.23 out of 5 stars



SIGNATURE LOAN
4.83 out of 5 stars



AUTO LOAN
4.74 out of 5 stars



MORTGAGE
3.91 out of 5 stars



CERTIFICATE
4.65 out of 5 stars



\$42,801,844+ MEMBER GIVEBACK*

*Total amount given back to or saved by members in the form of debit card rewards, Founder's Card cash rewards, ATM rebates, bill payer usage, free checks, and Special Membership Reward.

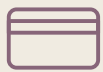
AMOUNTS LOANED TO MEMBERS



\$897,231,211
AUTO



\$479,007,324
FOUNDER'S CARD



\$756,203,358
CLASSIC CARD



\$317,885,888
MORTGAGES



\$188,993,900
HOME EQUITY



1,000+ SELECT
EMPLOYEE GROUPS

24 FINANCIAL
EDUCATION
CENTERS



85
COMMUNITY
EVENTS

ECONOMIC IMPACT**:

\$580 MILLION



[Source: IMPLAN and CUNA] **In 2018; most recent data available.

MEMBERS

THROUGHOUT
THE COUNTRY
AND AROUND
THE WORLD



LARGEST
PENNSYLVANIA-
BASED
**CREDIT
UNION**

FINANCIAL EDUCATION



19,900+
ATTENDEES

600+
WORKSHOPS



EXTENSIVE FIELD OF MEMBERSHIP

(you're likely eligible
to join, even if you
don't know it yet!)

