

PSECUSM 2021 YEAR IN REVIEW

Member experience reigned supreme at PSECU in 2021. Our digital-first model drives us to continue offering our members top-notch banking services available from anywhere, whether on the go or at home. We continue to innovate and improve ways to ensure our members have plenty of financial resources at their fingertips. In addition to product and service enhancements, we expanded our financial wellness outreach to include a podcast and additional content in our Online Learning Center. Throughout the pandemic, PSECU has risen to many challenges, and, through it all, continues to be a safe and sound financial partner. We look forward to continuing to fulfill our promise that with PSECU, **Members Achieve More.**



Our Vision

Be the preferred financial partner.



Our Mission

Provide life long value to our members, empowering them to achieve more.

PENNSYLVANIA'S LARGEST CREDIT UNION

750+

EMPLOYEES



ECONOMIC IMPACT¹:

\$625+ MILLION



\$8 BILLION+

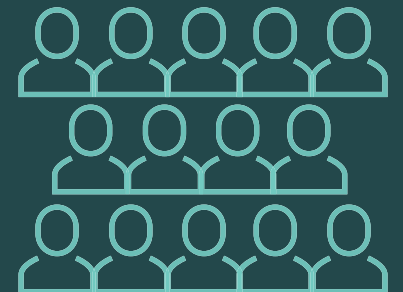
IN ASSETS



\$21,000,000+

MEMBER GIVEBACK

²Total amount given back to, or saved by, members in the form of debit card rewards, Founder's Card cash rewards, and ATM rebates.



500,000+
MEMBERS

¹In 2020; most recent data available. [Source: IMPLAN and CUNA]

The Credit Union Difference & What It Means for You

Credit unions and banks have many similarities. But there's one big difference. Banks make profits for their corporate shareholders, while credit unions are not for profit and serve their members. You can feel good about banking with us because we've been making decisions that benefit our members for over 85 years. **Member-owned, not-for-profit banking is that simple.** In 2021, our member-centered approach was recognized with two awards. We were named a Best-in-State Credit Union by Forbes and a Top 100 Organization by PA Business Central.

MEMBER BENEFITS

- Free Checking
- Cash Rewards Credit Cards
- ATM Rebates³
- Low-Rate Loans for Every Need
- Debit Card Rewards
- Free Financial Wellness Resources

³If you use a PSECU debit card at an out-of-network ATM and get charged, we'll rebate fees on withdrawals up to \$20 per month with direct deposit, and up to \$8 per month without.

FINANCIAL WELLNESS OUTREACH



WalletWorks Podcasts



Webinars

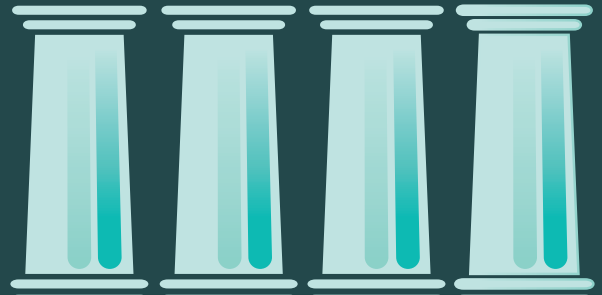


Online Learning Center Modules



Blog Posts

OUR FOUR PILLARS FOR COMMUNITY SUPPORT



CHILDREN

EDUCATION

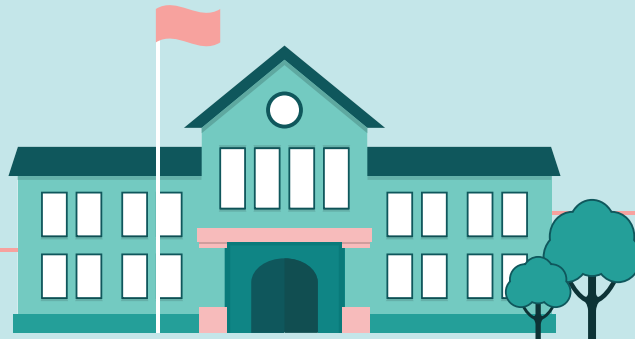
WELL-BEING

ENVIRONMENT

OVER **\$350K** INVESTED IN COMMUNITY SUPPORT

\$320,000+

GIVEN TO PARTNER SCHOOLS
IN SCHOLARSHIP FUNDS



19 COLLEGE
CAMPUS-BASED
FINANCIAL
EDUCATION
CENTERS

221 FINANCIAL WELLNESS
PRESENTATIONS CONDUCTED
FOR PARTNER SCHOOLS

Testimonials

"I've been a PSECU member for 35 years. My parents opened the account for me when I was just two years old. I'm definitely set for life with PSECU. There's nowhere else where I would rather bank. No one else can offer the things PSECU has to offer and their customer service is impeccable. They're a great organization and I'm really, really happy with them."

- **35 year member from Pennsylvania**

"Working with an organization that has a moral conscience is very important to me. I'd like to believe that everyone sees the importance of helping others. We all need to step up that game, especially now. So, working with a financial institution that does that, as PSECU has for many years, is very, very important to me."

- **10+ year member from Pennsylvania**

"Things I love about PSECU: the interest rates on loans are phenomenal; the PSECU credit card has the lowest rate, plus it has a nice credit limit; the mobile banking app, which I use all the time. I also love that PSECU allows me to easily monitor my credit score. Finally, my wife and I love to travel. Before the pandemic, we used to travel quite a bit. It's as simple as notifying PSECU that we're going to be out of the country. We've been all over the world and PSECU is always in my wallet."

- **10+ year member from Pennsylvania**