



The Convenience and Security of Patriot's Debit Cards

In today's fast-paced world, convenience and security are paramount when managing your finances. At Patriot Federal Credit Union, we understand the importance of giving our members the tools to control their money. We're proud to offer our exceptional debit card services. Here are just a few reasons why our debit cards are the perfect choice for your everyday transactions:

- **Convenience at Your Fingertips:** Our debit cards give you instant access to your available funds wherever you go. Whether you're grabbing groceries, dining out with friends, or shopping online, you can trust that your Patriot Federal Credit Union debit card will be accepted at millions of locations worldwide.
- **Instant Issue:** Need a replacement card urgently? No problem. With Patriot's instant issue service, you can walk into any of our issuing branches and walk out with a new card in hand, ready to use right away.
- **Track Your Spending with Ease:** Say goodbye to the hassle of keeping track of receipts and monitoring your purchases manually. With our debit cards, you can easily track your spending through our online banking platform. You can keep tabs on your transactions in real-time and stay on top of your budget effortlessly.
- **Enhanced Security Features:** Your peace of mind is our priority. Our debit cards have advanced security features, including EMV chip technology and fraud monitoring. Rest assured that your card is protected against unauthorized use, giving you the confidence to swipe with certainty.
- **Zero Liability Policy:** Shop worry-free knowing that you're protected against unauthorized transactions with Visa's Zero Liability Policy. Whether it's in-store, online, or over the phone, you won't be held responsible for fraudulent charges made with your Patriot card.
- **Manage Your Finances Anytime, Anywhere:** With our mobile banking app, managing your debit card has never been more convenient. From setting

spending limits to instantly locking your card in case of loss or theft, you have complete control over your finances at your fingertips.

- **Personalized Service You Can Trust:** As a member-owned credit union, we prioritize the needs of our members above all else. When you choose Patriot Federal Credit Union for your debit card needs, you're not just a customer - you're part of our family. Count on personalized service and in-person support every step of the way.
- **Contactless convenience:** Make purchases by simply tapping your card at enabled machines. Just look for the "contactless" symbol at checkout, then tap your card or hold it just above the card reader.
- **Mobile/Digital Wallet:** Say goodbye to fumbling for your wallet or digging through your purse at the checkout counter. With a digital wallet (like Apple Pay and Google Pay), you can store your card securely on your smartphone or smartwatch, allowing you to make payments with just a tap or a glance. Whether you're grabbing coffee on your morning commute or shopping online from the comfort of your couch, the process is quick and effortless.

Experience the convenience and security of Patriot Federal Credit Union debit cards. Join us today and discover a better way to manage your finances.





A Message from the CEO

The second half of 2024 has begun and summer is here. Typically, this time of year brings with it vacations, family gatherings, and in general increased travel. As a result of seasonal demand during the summer drive time, we often see

higher prices at the pump.

Rising fuel costs also contribute to higher prices for other services and goods, particularly food, due to higher costs for production and transportation. Continued elevated price levels often puts a squeeze on household budgets and consumer pocketbooks, resulting in slowed disposable personal income growth, higher household debt, a drain on personal savings balances and overall pessimism about the coming months. Lower consumer confidence in the future typically results in lower spending and signals that our economy could be entering the recession danger zone.

Higher interest rates also inhibit consumers from borrowing on credit cards and large purchases like homes or vehicles as the monthly loan payment may no longer fit into their budget. The Federal Reserve has paused on raising interest rates, but their position appears to be to leave rates "higher for longer" in an effort to bring inflation closer to the target rate of 2% before lowering rates. In summary, the last half of the year expects to be very challenging for consumers as they struggle to find a balance between income, savings, spending and debt. And let's not forget the upcoming presidential election.

While the economic signs don't point toward expansion, we at Patriot ARE focused on growth to better serve our Field of Membership, particularly in Maryland and West Virginia. Site work will start later this year for a drive-up ATM to be located in Inwood, south of Martinsburg, at Butler's Crossing shopping center. Opening is expected in the spring of 2025. Plans are also progressing for our first West Virginia branch, which will be located on the Williamsport Pike at Brown Road near Spring Mills High School in Martinsburg. Pending approvals, we anticipate that our Spring Mills branch will open in late 2025.

In addition to our southern expansion plans, we will also continue to enhance our delivery network in Franklin County, PA. First, permitting is being finalized for a drive-up ATM on Coffey Avenue at Letterkenny Army Depot with an anticipated open date later this summer. We are finalizing the purchase of a parcel at the corner of North Antrim Way and Williamson Avenue in Greencastle, located next to Sunnyway Foods, on which to place a full-service branch.

The site was the former home of the original Sunnyway Foods grocery store, and most recently Rite Aid. For several years our team has been identifying potential sites

for a branch, and we believe that this location provides a tremendous opportunity for us to build a new branch to serve the financial needs of the local community and our strong member base in Greencastle and the surrounding area. We are hopeful that the Greencastle branch will be open for business by the end of 2025.

Making financial services convenient and accessible to members and prospects in our market area take more than just branches and ATMs. Inclusivity and community engagement supports our mission of People Helping People. Last year, it resulted in some 4,750 volunteer hours by our staff members, over \$250,000 donated to community organizations, and more than 200 organizations impacted.

As I shared in my last letter, Patriot rolled out a newly designed website that now accommodates Spanish speaking members - a growing population throughout our market area. Additionally, we introduced Zogo, a free gamified financial literacy app covering a variety of topics from saving to retirement to budgeting and everything in between. Users of the app can complete bite-sized financial education lessons to earn rewards. Zogo, available to members and prospects, also has a Spanish version.

As a result of Patriot's commitment to serving our Spanish speaking and immigrant communities with services like these and others, we received a Juntos Avanzamos ("Together we advance") designation. The designation demonstrates our dedication to creating an inclusive banking experience that serves the diverse needs of our community. We're extremely proud that Patriot is the first credit union headquartered in Pennsylvania to attain this designation.

We have also been recognized by the Shippensburg Area Chamber of Commerce as the Large Business of the Year, repeated as top credit union by VerStandig Broadcasting listeners as the "Best in the Tristate", selected as "Ben's Pick of the County" for banks and credit unions by the Franklin County Free Press, and continued our streak of 31 consecutive years earning a Bauer Financial 5-Star rating for safety and soundness.

In closing, I want to thank you for your continued membership in and support of your credit union and for allowing us to be part of your financial journey. I especially want to thank our Letterkenny members, for their understanding, support, and vital role that you have played in helping Patriot become who we are today. We're very excited about the future of Patriot and remain committed to improving our services to meet the needs of individuals, families, businesses and organizations throughout our market area.

Sincerely,
Ron Celaschi
CEO - Patriot Federal Credit Union

Annual Meeting Notice - September 24th, 2024

You are invited to attend Patriot Federal Credit Union's Annual Meeting, which will be held Tuesday, September 24, 2024 at the first floor Corporate Center, 1330 South Seventh Street, Chambersburg, beginning at 1:30 pm. Please plan to be there to elect board members and receive reports on Patriot's financial performance and activities over the past year. RSVP your plans to attend by calling 717-262-4301 no later than September 18, 2024. Doors open and registration will begin at 1:00 pm. Coffee, soft drinks and cookies will be served. Biographies for the candidates nominated for the Board of Directors are shown below. Other members who would like to be considered as candidates for the Board of Directors may do so by petitioning to have their names placed on the ballot.

The following information must be submitted to the Secretary of the Board of Directors by Thursday, July 11, 2024.

- A Petition Containing 100 Members' Names
- A Written Statement of Qualifications
- A Biographical Information Sheet.

Complete information can be found in the Volunteer Recruitment Kit available in all Patriot offices, or by calling 717-262-4301.

NOMINATIONS

Deborah Hoff, Dennis Travers and John Boozer have been nominated to fill three, 3-year terms on Patriot Federal Credit Union's Board of Directors.

Deborah Hoff

Deborah Hoff joined the Board of Neighbors 1st Federal Credit Union in 2011. Having acted as attorney for the Credit Union for more than 20 years, she served as director from 2011 until the merger with Patriot at the beginning of 2018. She also served as secretary to the Board from 2013 until the merger.

She is a graduate of Connecticut College, New London, Connecticut, holding a bachelor's degree in economics. She earned her Juris Doctorate at Temple University School of Law in Philadelphia. She is a solo practitioner with her office in Waynesboro, handling real estate law, family law and criminal law, and wills and estates and estate planning. She serves as solicitor to several municipal zoning and planning boards in southern Franklin County.

Debbie lives in Waynesboro. She and her husband Chuck Roberts, who is a book dealer, have two adult sons.

She initially sought to serve as a member of Patriot's Board because of her interest in effectively merging the

interests of Neighbors 1st and Patriot, and she believes that her legal and financial background can continue to be beneficial to the Board. She has been a member of the Credit Union since 2002 and is the current Patriot Federal Credit Union Board of Directors Secretary.

Dennis Travers 2nd Vice Chair

Dennis Travers has more than 30 years of in-depth experience as a senior human resource professional, at both the corporate and facility levels. He is a seasoned veteran with extended professional knowledge and achievements within the field of management of both union and union-free work environments. He is well versed in employee/labor law including but not limited to: EEO, ADA, FMLA, Unemployment Compensation and Workers Compensation.

Dennis holds a Bachelor of Science degree in Management from The Pennsylvania State University and an MBA from Frostburg State University. He holds the certification of Senior Human Resources Professional from the National Society of Human Resources Management. He has also published several articles in business publications regarding employee retention and workers compensation cost control.

In addition to his private sector experience, he has served as an adjunct faculty member within the Business Administration Department of several local universities and colleges. He has also conducted numerous training programs for Continuing Education Departments the Hagerstown Community College, the Frederick Community College, as well as the American Management Association. Dennis also currently serves on the board of directors for the Patriot Federal Credit Union.

John Boozer 1st Vice Chair

John Boozer resides in Chambersburg, PA, and is the owner of Franklin Advisory, a business and church consulting firm.

During his career growth, he has experienced multi-functional responsibilities, including marketing, human resources, strategic planning, finance, and business law.

John is a college graduate, with a Bachelor of Science degree from Penn State University. He has served on the Boards of several professional and civic organizations, including Penn State, Mont Alto; the Greater Chambersburg Chamber of Commerce; and the Chambersburg Area Development Corporation.

He currently serves on the Boards of the Chambersburg YMCA, Sweet Grace Ministries, UPVPC Board of Trustees and Patriot Federal Credit Union.

Upcoming Shred Days: Get rid of clutter and help protect your identity!

A graphic with the word "SHRED" in large, bold, black letters on a white background with vertical lines.

Patriot has two upcoming Shred Days at our Shippensburg and Robinwood

offices. These events are great opportunities to securely dispose of personal documents such as old bills, credit union statements, and other paper containing personal information to reduce clutter and help protect your identity. Please limit the amount of paper you bring to no more than four boxes. Also, no plastic, binder clips, cardboard, or 3-ring binders. We'll also be collecting food items to help stock local food pantries. Please bring canned and boxed food items to donate to those less fortunate.

Shippensburg Office

Saturday, September 7th, 9:00AM – Noon or when shred truck is full
1095 West King Street, Shippensburg

Robinwood Office

Saturday, October 12th, 9:00AM – Noon or when shred truck is full
11067 Robinwood Drive, Hagerstown



At Patriot Federal Credit Union, we believe that financial empowerment should know no boundaries. That's why we're dedicated to creating an inclusive banking experience that serves the diverse needs of our community. As a testament to this commitment, we're proud to announce our designation as a Juntos Avanzamos credit union.

What does this mean for you? It means that regardless of your background or language preferences, you can count on Patriot Federal Credit Union to provide you with the support and resources you need to achieve your financial goals. Here's how we're making inclusivity a cornerstone of our mission:

- **Language Accessibility:** We understand that effective communication is key to building trust and fostering meaningful relationships. That's why we've partnered with LanguageLine Solutions to ensure that language barriers never stand in the way of accessing our services. Whether you prefer English, Spanish, or another language, our dedicated team is here to assist you every step of the way.
- **Welcoming ITIN Holders:** We believe that everyone deserves access to essential financial services, regardless of their citizenship status. That's why we proudly accept Individual Taxpayer Identification Numbers (ITINs) for membership and loan applications. Your path to financial stability starts here, no matter your immigration status.
- **Financial Literacy Workshops:** Knowledge is power, and we're committed to equipping our members with the tools they need to make informed financial decisions. That's why we offer financial literacy workshops in Spanish, providing valuable insights and practical tips to help you build a brighter financial future for yourself and your family.
- **Zogo:** Learning about personal finance should be engaging and accessible to all. That's why we're excited to offer Zogo, a fun and interactive financial education app, in Spanish. Explore a wide range of topics, earn rewards for completing modules, and take control of your financial education. Available in both English and Spanish.
- **Bilingual Website:** Our commitment to inclusivity extends to every aspect of our online presence. Our bilingual website ensures that all members of our community can easily access information about our products, services, and resources in the language they're most comfortable with.

At Patriot Federal Credit Union, diversity is not just celebrated - it's embraced. Join us on our journey to empower individuals and families from all walks of life to achieve financial success. Together, we can build a stronger, more inclusive community for generations to come.

A promotional graphic for a youth account sweepstakes. It features the text "Open a Youth Account" in large red letters at the top. Below it, in smaller blue text, is "for a Chance to Win". The main prize is "\$100 Weekly" in large red letters, with "OR" in small blue letters below it, and "\$500 Grand Prize" in large red letters at the bottom. To the right is a photo of a young woman with long brown hair, wearing a blue shirt, holding a fan of cash. At the bottom right is the Patriot Federal Credit Union logo.

Sweepstakes runs from 06/01/24 – 08/30/24. New memberships during the sweepstakes opened for a youth 17 and under get entered into the drawing of \$100. One new account will be randomly selected for the weekly \$100 prize. A total of 13 weekly prizes. One new account opened between 06/01/24 – 08/30/24 will be randomly selected for the \$500 grand prize. Winners will have their cash prize deposited into their Prime Savings Account by 09/10/24. Winners must be in good standing. Employees of the credit union, board members, volunteers, and their immediate family members are not eligible. All state, federal, and local tax laws are applicable. No purchase or obligation necessary to enter or win. Consent from a parent or legal guardian of the minor child is required for entry. For full contest rules, visit: patriotfcu.org/new-youth-accounts. **INSURED BY NCUA.**