

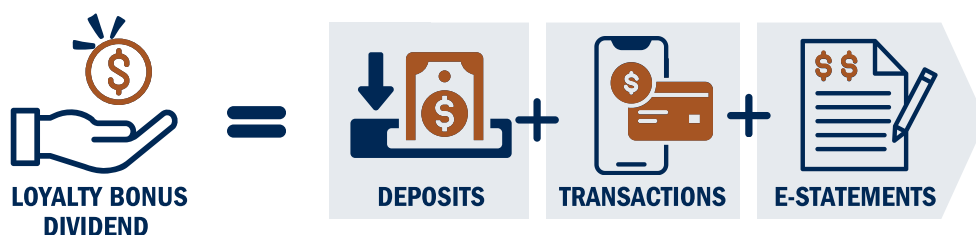
PRIORITY NEWS

\$400,000 LOYALTY BONUS DIVIDEND APPROVED

Due to the continued support of our loyal members, 2025 will be another great year for Priority First FCU. Therefore, for the second consecutive year, the Board of Directors has decided to return excess earnings to our members in the form of a Loyalty Bonus Dividend. At PFFCU, we're all about celebrating our members and giving back in ways that make a real difference. The Loyalty Bonus Dividend is our special way of rewarding you for choosing us as your financial partner and for staying active with your account throughout the year. The more you participate, the more you can earn when the dividend is awarded. It's our way of saying thank you for putting your trust in us.

Now is the perfect time to start planning ahead and setting yourself up for a bigger bonus. Consider opening a checking account to keep your finances flowing smoothly, using your debit card more often for everyday purchases, enrolling in eStatements for quick and convenient account management, or increasing your deposits to strengthen your relationship with PFFCU. Every step you take helps build momentum and could mean more money back in your pocket when the Loyalty Bonus Dividend pays out to qualifying member's on January 15, 2026.

HERE IS HOW YOU CAN INCREASE YOUR BONUS:



3 or more direct deposits in the 4th quarter

\$15

15 Debit Card Transactions in the 4th Quarter

\$25

Signing Up for eStatements

\$10

A percentage of average share draft balance during 2025

A percentage of YTD dividends on share accounts (does not include clubs, IRAs or certs)

2025 HOLIDAY SCHEDULE

October 13	- Columbus/Indigenous Peoples' Day
November 11	- Veterans Day
November 27	- Thanksgiving Day
November 28	- Black Friday (Closing at Noon)
December 24	- Christmas Eve (Closing at Noon)
December 25	- Christmas Day
December 31	- New Year's Eve (Closing at Noon)
January 1, 2026	- New Year's Day



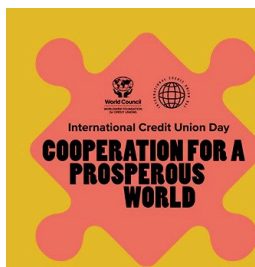
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PRIORITY NEWS



**COOPERATION
FOR A PROSPEROUS
WORLD**

INTERNATIONAL CREDIT UNION DAY

October 16th is International Credit Union Day! We're celebrating with a branch-wide Food Drive starting Thursday, October 2nd, and continuing right up until International Credit Union Day on Thursday, October 16th.

The food drive will wrap up on this special day, when we'll also be celebrating our members! Stop by any of our branches on October 16th to enjoy free giveaways as we join credit unions around the world in honoring the spirit of "Cooperation for a Prosperous World."

CHRISTMAS CLUB ACCOUNTS



Thinking about starting a Christmas Club? Now is the perfect time to begin saving for next year!

Saving a little each month can add up fast and make the holidays easier. For more information, give us a call or visit any of our branches!*

**Funds will be transferred to your PFFCU Draft (Checking) account on Sept. 30th. If you do not have a checking, the funds will be deposited into your Share account.*

PEP BUSINESS SPOTLIGHT

We're shining a spotlight on one of our valued PEP businesses. Through the PEP Program, local employers partner with PFFCU to give employees exclusive benefits that make it easier to save, borrow, and grow financially.

Our PEP Spotlight is on Downtown Indiana, a nonprofit 501(c)(3) dedicated to enhancing the vitality of Indiana's central business district and surrounding community, making Indiana, PA a more attractive place to live, work, and visit. Learn more at downtownindiana.org



Want to know more about our PEP Program?
Just scan the QR code or head over to
priorityfirstfcu.org.



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