



On behalf of our dedicated staff and Board of Directors, it is my privilege to welcome you to our credit union's website.

At PCT Federal Credit Union we stand firmly in the belief of people helping people. Credit unions can provide many services to their members. As a member, you are an owner, not a customer. Not only can we cash your checks and help you build savings, we can also provide various loan services to be used to purchase everything from bicycles to homes. Beyond these services, we offer a platform for members to help each other reach their financial goals.

It is our belief that by providing members ways to band together and save for the future, obtain/maintain a home for their family, and develop a deeper sense of financial security, that we can empower their financial lives and create a trusted relationship. This promotes a strong community.

Now as members of the credit union, when you participate and use the products and services the credit union provides, whether you are a saver, borrower, or both, you are contributing too – not only to your own growth, but also to the growth of your fellow members and PCTFCU. With this growth, there are more resources to return to you – our member-owners – in the forms of competitive savings rates, lower loan rates, reduced fees, and new products and services to make your member experience the best it can be.

Our commitment to you as a member of PCTFCU is to grow responsibly, explore new technology, and listen and respond to your needs. We value your support and look forward to helping our community be successful together.

Why become a member of PCT Federal Credit Union?

- Membership matters! We've put our members first since 1962.
- We offer FREE checking and convenient online and mobile banking.
- We are committed to building lifelong relationships, one member at a time.
- We provide sound financial products and services at competitive rates.
- We are committed to the communities we serve.

Sincerely,

A handwritten signature in blue ink that reads "Glenna Hardman". The signature is written in a cursive style.

Glenna Hardman
CEO