PWC EMPLOYEES CREDIT UNION

Dollars & Sense

www.pwcecu.org

pwcecu@pwcecu.org

January 2024



PRESIDENT/CEO MESSAGE

Greetings,

This is a time of reflection for most. A time when people think about the year they had, and the year to come. What they hope for in the new year, what they want to accomplish, what they can do better. Things of that nature. Sadly, for most, within a month reality takes over and those hopes and dreams for the coming year get dashed.



I have been doing a lot of reflection. I

turned 53 in December and the realization hit me that while I am not old, I am not young anymore either. I have been thinking about my life, what I have accomplished, what I still have left to do. There is a focus on what I need to do to ensure my two boys grow up to be honest, trustworthy men of integrity. I want them to know right from wrong and that actions have consequences – both good and bad. I want them to think about how they treat others and how they want to be treated. I need to teach them there are times to be strong and courageous, and times to be understanding and compassionate. I want them to know when to stand up for what is good and right, and when to walk away from what is hateful and wrong. I want them to see that joy, happiness, and a full heart comes from love and sacrifice, not selfishness and greed.

It made me realize what my boys see is what I show them. Are they seeing those qualities and traits in my actions as well as my words? Am I doing all that I can to help them be the kind of men that will make the world a better place? The answer is I can do better. I need to do better.

Instead of resolutions to lose weight, drink less, save more, let's resolve to just be better examples to our children. Let's give our kids more of our time, our love, our laughter, and our strength. In turn, we will give the world more.

I hope we all have a better new year.

Robin

PWC ECU MISSION STATEMENT

The mission of the PWC Employees Credit Union is to provide the employees and volunteers of any local governmental unit located within the geographic boundaries of Prince William County and their family members with world class financial products and services.

2024 HOLIDAY CLOSINGS

New Year's Day Monday, January 1st

Dr. Martin Luther King Jr. Day Monday, January 15th

President's Day Monday, February 19th

Memorial Day Weekend Saturday, May 25th to Monday, May 27th

Juneteenth Wednesday, June 19th

Independence Day Thursday, July 4th

Labor Day Weekend Saturday, August 31st to Monday, September 2nd

Columbus Day Monday, October 14th

Veterans' Day Monday, November 11th

Thanksgiving Holiday Thursday, November 28th to Friday, November 29th

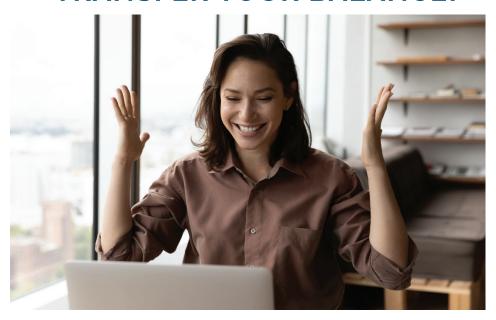
Christmas Eve Tuesday, December 24th Closing at 12:00 pm

Christmas Wednesday, December 25th

New Year's Eve Tuesday, December 31st Closing at 3:00 pm

New Year's Day, 2025 Wednesday, January 1st

SAVE SOME COIN WHEN YOU TRANSFER YOUR BALANCE!



Our members receive free balance transfers and double reward points with our all new PWCECU Visa® credit card!

With fixed rates as low as 10.9% APR*, let us help you save on interest charges and pay off your debt sooner.



Scan the QR code to learn more!

*APR=Annual Percentage Rate. Subject to credit approval. Rates and terms may vary based on creditworthiness and are subject to change at any time. Additional terms & conditions may apply.

LOCATIONS

WOODBRIDGE BRANCH

12715 Ridgefield Village Dr. #101 Woodbridge, VA 22193 (703) 680-1143

MANASSAS BRANCH

8959 Center St. Manassas, VA 20110 (703) 369-7333

ATMs

McCoart Building 1 County Complex Ct. Woodbridge, VA 22192

Harris Pavilion 9201 Center St. Manassas, VA 20110

ATMs (cont.)

Judicial Center (Lower Level) 9311 Lee Ave. Manassas,VA 20110

Adult Detention Center (Magistrate Office) 9320 Lee Ave. Manassas,VA 20110

Edward Kelly Leadership Center, 14715 Bristow Rd. Manassas,VA 20112

P.A.T. (Phone Anytime Teller): (703) 680-5066

Report a Lost or Stolen VISA Credit Card: (888) 999-0097 Report a Lost or Stolen VISA Debit Card: (800) 472-3272

START THE NEW YEAR ON THE RIGHT PATH!

We're pleased to offer personalized credit counseling services for our valued members.

We can help you go over your credit reports to look for ways to improve your score, or advise on financing that large purchase.



Our one-on-one credit counseling program is free, flexible, and confidential.

Nidhi McCaslin NMLS: 897129

Phone: (703) 680-1143

Email: nmccaslin@pwcecu.org

THANK YOU!

Thanks to your kindness, we have been able to make a significant impact in our community by providing essential warmth and nourishment to those in need.

Your donations of non-perishable food items have helped us collect **over 416 pounds** of nutritious essentials for families facing food insecurity through Northern Virginia Food Rescue.

The response to our Coat Drive was equally heartwarming. We were able to collect **64 coats** for those in Prince William County Preschool Programs. Your generosity has not only provided physical warmth but has also warmed the hearts of those who might otherwise have felt forgotten.

Once again, thank you for making this Food and Coat Drive a tremendous success. Your compassion has made a lasting impact!





