

# Welcome to PenFinancial Credit Union

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Serving members through my role as Financial Services Specialist with PenFinancial has allowed me to provide counsel in several different avenues such as personal loans, mortgages and in house investments including GICs, RRSPs, RIFs, TFSAs, RESPs, and estate processing.

I have been so fortunate to have worked for PenFinancial for the past 33 years. My commitment to the

Credit Union philosophy is reflected in my personal, professional and available approach to serving members.

Community is very important to PenFinancial and we do what we can to make our communities strong and healthy. Through my volunteer work in the community, I have helped raise awareness and funds for many of Niagara's charitable services such as Big Brothers/Big Sisters, The Terry Fox Run, Stair Climb for Cancer, Walk for Breast Cancer and our very own Skates for Kids.

I bring the same caring approach to PenFinancial members as well. It is the look on a young couple's face when I help them purchase their first home, the excitement in a family's eyes when they secure funding for that all too needed vacation, or to help someone who has gone through difficult times, restore their credit and get back on the road to financial security.

I love the outdoors and when I am not at work, I take full advantage of our beautiful Niagara Parks, whether it be hiking, walking my dog Oscar, outdoor yoga or sunsets in Niagara on the Lake. I feel very fortunate to live in such a beautiful community and work for a company that believes community is everything.

## Catherine Palmer

Financial Services Specialist  
Dorchester Branch

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### Fonthill

#### Fonthill Branch

130 Highway 20 East  
Fonthill, ON L0S 1E6

### Fort Erie

#### Garrison Road Branch

1201 Garrison Road  
Fort Erie, ON L2A 1N8

### Welland

#### East Main St Branch

247 East Main Street  
Welland, ON L3B 3X1

### St. Catharines

#### Bunting Branch

2-300 Bunting Road  
St. Catharines, ON L2M 7X3

### Niagara Falls

#### Dorchester Branch

7172 Dorchester Road  
Niagara Falls, ON L2G 5V6

#### Huggins Branch

6289 Huggins Street  
Niagara Falls, ON L2J 1H2

### Dunnville

#### Dunnville Branch

208 Broad Street East  
Dunnville, ON N1A 1G2

#### Fourth Avenue Branch

295 Fourth Avenue  
St. Catharines, ON L2S 0E7