

Welcome to PenFinancial Credit Union

PenFinancial.com

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Working closely with people to really understand what they want out of life is not only an important first step in my role as Branch Manager - it is an integral part of a long-term relationship that helps people achieve their financial goals. I take the time to chat with you

and explore the many options available to help you build an investment plan that will meet your needs.

Over and above being a Personal Financial Planner, learning is an important part of my everyday activities. Given our dynamic markets and the fact that your needs will change over time, I make sure to keep in touch with you and stay informed on what's happening in the investment world so that I can provide you with top-notch advice and service. Through

my 14 years in the financial services industry, I've discovered that continuing education plays a pivotal role in offering genuine, customized advice to members.

I love living in the Niagara Region and I enjoy many activities in my community, either on the baseball field, the golf course, or out on the water. It's a pleasure exploring everything the Niagara Region offers.

As a Credit Union Professional and your neighbour, I look forward to talking to you about how PenFinancial can help you realize your financial goals.

Chris Heckley

Branch Manager
Fourth Avenue 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