

Welcome to PenFinancial Credit Union

PenFinancial.com

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We are all responsible for the decisions we make. Our financial decisions impact not only ourselves but also our loved ones. The consequences of those decisions may be felt immediately or long term; good or bad. It depends on knowing your options and getting advice you can trust, so that you can make the choice that is best for

you.

As a Financial Services Specialist with PenFinancial Credit Union, I will take the time to listen and focus on your needs and goals, to provide you with sound options on which to base your decisions. My years in the financial services industry have allowed me to develop my expertise and share my knowledge and insights with many of our members. Having been a resident of the Niagara Region for most of my life I have experienced many changes in our neighbourhoods, with industries coming and going, jobs changing, families starting out and members planning to retire soon. All facets

present challenges and each member has their own unique concerns and priorities.

On a personal level and as part of PenFinancial's team, I care deeply about our community and my neighbours. I strongly believe our futures are in the children and ensuring they are able to do their best. I assist in fundraising for our community pool, minor hockey and swim teams. Being active in the community allows me to grow as a person and provides me with the knowledge and confidence that I can make a difference. This is a belief that will certainly help you establish and achieve your financial goals.

Karin Morrison

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Fonthill

Fonthill Branch

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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

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St. Catharines, ON L2S 0E7