

# Welcome to PenFinancial Credit Union

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'Life happens' is a mantra that I've believed in ever since I entered into the finance industry, which is why it's critical to be prepared, and set aside a little bit of savings for financial peace of mind. I love working with my members to not only solve their current issues, but also to help them recognize the importance of saving. I'm an advocate of

providing unbiased advice that's unique to each and every member.

The financial world is ever changing, which makes continuing education incredibly valuable. This is why I'm currently pursuing my Certified Financial Planning (CFP) designation in addition to attending Professional Credit Granting School. I currently possess my Registered Retirement Consultant (RRC) designation.

My background in education has made me a firm believer in coaching our members on the services that are right for them. I believe a member that has made an educated

decision on their finances, is a member that will be financially secure. My goal is to have members leave my office satisfied with the service I have provided them by ensuring they understand products before making a final decision. I am a proud member of PenFinancial's Financial Literacy Team, which educates local youth on how to be financially responsible. It is important to instill good financial habits early on, so that children will understand the value of achieving and maintaining good credit and learn good spending habits. I'm also committed to my community through my volunteer work with The St. Catharines Athletics Lacrosse Association, as a team trainer for field lacrosse.

Life is about more than money. Let's work together to achieve financial freedom, so you can focus on what's most important to you and your family

## Lisa Alfarano

Financial Advisor  
Huggins Branch

Lisa.Alfarano@Penfinancial.com  
905-356-4467 x1603



### 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