

# Welcome to PenFinancial Credit Union

PenFinancial.com

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“On good days we row – on bad days we row harder”. That was my mantra for both my secondary and post graduate years. I completed my honours degree in French/French Translation at the University of Louisville, Kentucky on an elite athlete scholarship in

rowing.

In sports, as in working life, the key to achieving success is the ability to build and nurture a strong and stable team. I started my career with PenFinancial in Member Services before moving into the Financial Services role and it is an honour as well as a responsibility to help our members gain financial freedom and the opportunity to “Live for Today...and ultimately Tomorrow”. I have discovered the value of assisting our members learn early the importance

of controlling their money so that later in life it does not control them.

Born and raised in Niagara, I take pride in representing PenFinancial and being part of a local organization that is truly committed to serving all the communities in Niagara. I welcome the opportunity to meet and discuss with our members the benefit of working with the PenFi Advisor’s team to “Live for Today...and Tomorrow”.

## Catherine Chivers

Financial Services Specialist  
Main Street 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