

# Welcome to PenFinancial Credit Union

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Over 30 years in the financial industry has given me numerous opportunities to help members create and achieve their financial goals. I've had the privilege of helping members throughout all life stages; whether it's the newly married couple planning for their retirement together, or the elderly couple

currently enjoying a worry-free retirement and looking to ensure that their estate is in good hands.

I know that experience alone is one piece of the puzzle, but continuing to educate yourself is incredibly important when you're taking care of someone's financial life. This is why I'm proud to have been presented with my Personal Financial Planner (PFP) designation to add to my list of professional designations which includes: Trust and Estate Practitioner (TEP) and Fellow of the Credit Union Institute of Canada (FCUIC). That being said, the

little letters beside my name and the certificates on my wall, are meaningless, if they aren't paired with a certain level of integrity and trust. I'm not in the business of selling a member something they don't need, I'm in the business of helping people reach their financial goals through genuine, relationship-based advice.

I look forward to hearing your financial story and working together to help you achieve financial success.

## Margaret Peters

Investment Advisor

PenFinancial Wealth Management

Credential Securities

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[IIROC AdvisorReport](#)



\*Mutual funds, other securities and securities related financial planning services are offered through Credential Securities, a division of Credential Qtrade Securities Inc. Credential Securities is a registered mark owned by Aviso Wealth Inc.

## 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

# What does it mean to be *Truly Local*?

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We hear a lot of slogans, and often times we question what they mean. So if you are asking yourself what PenFinancial's slogan; "Truly Local Banking" really means, we can answer!

**We proudly serve Niagara. From St. Catharines to Welland, and Niagara Falls to Fonthill, PenFinancial Credit Union has firm roots in Niagara.**

## **We're community minded and we mean it.**

We believe supporting the community should mean much more than simply offering financial support. Through volunteerism, education and sharing our expertise, we can proudly say that we truly support the communities where we live and work.

In addition to our volunteer support, we donate 10% of our earnings back into the Niagara community through our Community Investment Program. The Community Investment Program supports initiatives like our flagship program, Skates For Kids, which donates hundreds of pairs of skates and helmets each year to Niagara schools that give all kids the chance to hit the ice.

## **We're bankers, but we're also human.**

Contrary to popular belief of financial institutions, our employees do have a pulse. We aren't driven by commissions, but we're driven by your financial success. We take our business very seriously, however we love to have a little fun along the way.

## **We're similar to a bank, but different where it counts.**

As a Credit Union, we offer as wide and competitive of a range of services as banks, including everything from mortgages to business loans, but a big difference is that our decisions are made locally. We reinvest all deposits in the local community by providing loans and mortgages to your friends and neighbours, and invest in many Niagara based organizations and events to help keep our communities strong and sustainable.

If you are looking to buy a new home or save some money for retirement, our dedicated team of Niagara-based Financial Advisors can provide you with the products and services you need, and the customized advice you can expect from a Truly Local owned and operated credit union.



# Membership Opening Agenda

- 1 Get comfy**  
Please take a seat  
Have a drink on us
  
- 2 Get acquainted**  
How may we help you?  
My background + PenFinancial
  
- 3 Our Truly Local Commitment**  
Let me tell you about our truly local  
commitment to Niagara  
Let's sign the pledge together
  
- 4 Get down to business**  
Two pieces of valid identification  
Financial snapshot  
What would you like to open today?
  
- 5 Additional information & your questions**  
Information and tips on what we have  
set up for you today  
Any questions about anything we have  
covered so far?  
What are the questions you've always wanted  
to ask your Financial Institution?
  
- 6 Make it official**  
What better way to make it official than  
to welcome you with a gift!  
Congratulations, and welcome to PenFinancial!

- 7 Review & Plan**  
  
**Date for a follow up review:**  

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- Date for a full financial planning session:**  

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- Account Number(s):**  

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- Online Banking Temporary Password:**  

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*Congratulations and welcome  
to PenFinancial, you've made  
an excellent choice!*

