

# Welcome to PenFinancial Credit Union

PenFinancial.com

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Money is a part of everyone's life and it needs to be managed effectively. I am happy when I'm able to help our members manage their finances and achieve their financial goals.

To continue giving good advice to our members, it is important for me to continually learn and develop my skills. After attending Niagara College, I completed several financial courses and am on the path to complete my Personal Financial Planner (PFP) designation. I believe in strengthening

our community and take part in various volunteer activities such as Hospice Niagara, and BARK Adoption. I look forward to meeting with you and discussing how I can help you realize your financial goals.

## **Melissa Saar**

*Financial Services Specialist  
Huggins Branch*

Melissa.Saar@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