

Welcome to PenFinancial Credit Union

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My career with PenFinancial began as a Part time Member Service Representative. Since then I have had an opportunity to learn from many unique roles within the Credit Union that led to my current role of Financial Services Specialist. My range of experience has provided valuable insights allowing me to better

understand my Member's needs to help them achieve their financial goals and dreams. I enjoy guiding each Member through various life stages and watching them succeed.

I am a strong believer in education and the benefits of staying up-to-date in an ever changing environment – we all know how quickly the world moves today. To ensure my Members have the highest level of advice I have completed 4 Certified Financial Planning Courses through Mohawk College, and obtained my Financial Planning Certificate.

I love Niagara, and as a proud ambassador of our Community I'm committed to volunteering and supporting our local events and charities. Throughout the years I have participated in a variety of community events to raise funds for worthy causes and organizations, but the one that is closest to my heart is PenFinancial sponsored Prom Project.

I feel a strong sense of commitment to our Membership and welcome the opportunity to meet new Members. My goal is to provide each of my Members with a positive welcoming experience and ultimately a rewarding long term relationship. Outside the office you will find me surrounded by family, friends and my awesome dog Roxy who is a Boxer.

Johanna Valencic

Financial Services Specialist
Fourth Avenue 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