



PenFinancial's Fourth Avenue Branch Fast Facts

PenFinancial's **5,000-square-foot branch**, officially unveiled on July 5 in St. Catharines, strengthens our **Truly Local Commitment** to improving lives, and strengthening communities.

The facility was designed by Quartek Group, with construction beginning in Fall 2017, using valued feedback from employees and members as a guideline.

The Fourth Avenue location was also intended as a **new home for our members at the former Lake** Street branch, and a stunning flagship for the city.

Truly local service:

- Usual full-service retail banking
- Provides all PenFinancial members with access to Wealth Management and Commercial and Agricultural banking specialists
- Private rooms for members to meet with advisors
- Sit-down banking is available for those who require this service
- Extended hours, enhanced service offerings, and a drive-thru ATM
- Plenty of parking in the plaza, including designated-member parking, and convenient public transit access
- Community meeting room
- Near Highway 406 and the St. Catharines Hospital.

Truly local construction and design:

- Constructed of steel frame and heavy timber, clad with prefinished wood siding and manufactured ledge stone.
- Warm, and sunlit interior design reflects our credit union's regional farming and agricultural roots
- Large country chairs and family-friendly play table serve as a branch living-space
- PenFinancial Community Room, offering free meeting space to qualifying local service, community and non-profit groups.

Truly local partnerships:

- As far as possible, built using local companies to support the local economy
- St. Catharines-based Quartek is the site architect, engineer, and interior design lead
- Other Niagara partners include Bromac Construction, Niagara Glass, L.A. Steel Group, PEC Roof Maintenance, Powell Drywall, Advantage Flooring (Niagara), Roy's Painting, Castle Plumbing & Heating, Sam Visca Electric, Patene Building Supplies, Signature Sign & Image, Beatties (for furniture), and Evolution Window Films.

The new branch is now home to members from the former Heritage and Lake Street branches. Fourth Avenue complements the thriving Bunting Road branch in St. Catharines. No jobs have been lost in this process.

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About PenFinancial

PenFinancial Credit Union has been improving lives and strengthening communities in the Niagara Peninsula for over 60 years. With 22,000 members, and over \$600 million in assets, its roots are firmly planted and its future is strong. The credit union operates 8 branches in St. Catharines, Niagara Falls, Welland, Fort Erie, Dunnville and Fonthill. Services also include a Commercial Business Centre, Wealth Management division and Central Services office. The credit union employs 100 truly local residents.