

FALL 2019

# The Insider





# Getting To Know The PFCU Branch Managers

Did you know the branch managers support their branch teams, answer the tough questions, and build relationships with our members. In this issue of The Insider, we would like to share a brief interview with Ryan Felsen and Mary Beth Sherman.

## Ryan Felsen, Branch Manager, Picatinny Arsenal

**Hometown:** My hometown is Byram, NJ.

### What is your favorite part about the job?

My favorite part of the job is when a member gives their genuine thanks for our assistance in helping them out of a situation. This can be anything from helping them secure the car they've always wanted to helping them establish a rainy-day fund for emergencies. The relief and joy on their face (and in their voice) makes it all worth it!

### What is your experience in banking?

I have been in banking since 2003. I started at Skyland Community Bank (now Fulton Bank) in Stanhope as a part-time teller. While I was there I was promoted to full-time, then accepted a position as a Senior Teller with Sovereign Bank (now Santander) in Denville. When my assistant manager left to take a job at Bank of New York/JP Morgan Chase, she recommended me for the position of Personal Banker. I accepted the position, and would remain at Chase for the next 4 years before coming to PFCU as a Member Service Representative in 2010. I was promoted to branch manager and have enjoyed my new position for the last 4 years.

### What are your favorite things to do?

Outside of work, if it's a part of geek culture, I'm into it. I enjoy everything from tabletop gaming to video games to comic books (my favorite superhero is the Green Lantern) and movies! I'm also a huge fan of Star Wars and Star Trek. If it's nerdy, I'm there!

### What is something about yourself you'd like members to know?

I'm a proud papa of 2 cats named Nox and Lucian.



*(Pictured: Mary Beth Sherman, her husband Curt, her son Bobby, and her granddaughter Layla)*

with my family. Most recently, I read *The Perfect Couple* by Elin Hilderbrand; I have read several of her books and have enjoyed them all. I am also a fan of novels by John Grisham.

### What is something about yourself you'd like members to know?

I love vacationing! I usually vacation with my family, husband, daughter, two sons and their spouses, and two granddaughters. We have gone on many beach vacations from Cape Cod, to the Outer Banks in North Carolina, and recently Spain. Spain was amazing. My daughter and I took a yoga class on the beach and the food was wonderful!

## Mary Beth Sherman, Branch Manager, Parsippany

**Hometown:** Denville, NJ.

### What is your experience in banking?

I have had a long career at another financial institution prior to accepting the position at PFCU. I was delighted to be selected as the branch manager of PFCU's newest location in the Baldwin Plaza Shopping Center in Parsippany.

### What is your favorite part about the job?

I enjoy helping our members with their specific financial needs. It is so rewarding to help make someone's financial life easier. The members are appreciative of our help and support, and we love to do it!

### What are your favorite things to do?

I love to cook, bake, read and most importantly spending time

# Interfaith Food Pantry Farmer's Market



A team of PFCU employees donated their time to the Interfaith Food Pantry's Farmer's Market. The Market, which serves all IFP clients, offers an array of fresh produce to supplement the food they receive once a month from the IFP.

The Interfaith Food Pantry, located in Morris Plains, works to improve the health and well-being of Morris County residents in need by providing access to food, nutritional education and related resources. In 2018, the pantry distributed 1,173,881 pounds of food.

The pantry's facilities feature a massive warehouse, offices, a shopping area complete with refrigeration for nutritional and perishable foods, a beautiful garden in the back and a full-functioning commercial kitchen for cooking classes for clients to learn how to nourish themselves with the food and produce provided. The pantry also offers delivery for clients that are immobile or cannot reach the pantry. They use refrigerated trucks to deliver food to the clients in need.

The Farmer's Market is a great opportunity for volunteers to connect with IFP clients and assist with setting up, shopping, and breaking down.



The pantry's facilities feature a massive warehouse, offices, a shopping area complete with



"The experience at the Farmer's Market was a rewarding one for the PFCU team," Karen Zimmerman, VP of Marketing said. "The team participated in set-up, distribution of produce and breakdown of the market. We interacted with the clients and helped carry their multiple bags back to their car(s). It's very comforting to know that the IFP is supporting the Morris County Community."

The Interfaith Food Pantry is an important cause for PFCU, as it helps feed Morris County. Each spring, PFCU hosts the Pay It Forward food drive, which collects monetary donations as well as food for the pantry.



# PFCU's Partnership with Enterprise

In addition to community support, we enjoy providing our members with additional benefits through our partnerships, which includes Enterprise Car Sales.

When it comes to looking for a car, it's important to check off some items to ensure the purchase is right for you. Here are some things to remember for a smooth purchase.

- 1. Find the right vehicle.** Does the style, make and model of the car fit your lifestyle? What will make you comfortable on your day-to-day commutes or those long drives? Enterprise offers a wide range of pre-owned vehicles that's just right for you.
- 2. Compare pricing.** Enterprise is available online and at their dealerships, ready to help you narrow down your options and find you the right vehicle.
- 3. Test drive.** Once you've found the car that suits you, be sure to test drive it. Cars are an everyday, functional part of our lives and you should feel comfortable in the driver's seat.
- 4. Get financing.** When you're solid in your decision, Picatinny will be there for financing and helping every step of the way.

Enterprise offers thousands of vehicles of different makes, models and styles. Luckily, for Picatinny members, Enterprise is a trusted partner for those in the market for a pre-owned car. Check out the special offer below, for PFCU members only.



## 2018 Model Year Sale

 car sales

**October 1 – 31, 2019**

Receive

**0.50% off**

the current rate<sup>1</sup>

When you finance an Enterprise vehicle with Picatinny Federal Credit Union.

Visit [cuautodeals.com](http://cuautodeals.com) and contact your credit union to apply for pre-approval today

And, we'll give you

**Kelley Blue Book<sup>®</sup>**

Trade-In Value on your vehicle<sup>2</sup>



1: 2.74% annual percentage rate for 60 months. 0.50% off current rate. 2.74% APR for 60 months, \$17.86 per month per \$1000 borrowed. The amount of the buy down will not affect the price of the vehicle. This rate offer is valid for all terms up to 60 months. Rates and terms are subject to change at any time. Current rate will vary based on credit worthiness & terms. Financing for qualified Picatinny Federal Credit Union members. Offer valid only on Enterprise Car Sales vehicles purchased 10/01/2019–10/31/19. No cash advances. Offer cannot be combined. Not valid on previous purchases. 2: Kelley Blue Book Trade-In Values used by Enterprise are obtained from © 2019 Kelley Blue Book Co.'s website KBB.com. Kelley Blue Book Trade-In Value is based on accurate condition rating & mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Kelley Blue Book Trade-In Value. Kelley Blue Book valuation adjustments for vehicle mileage disproportionate to the age of the vehicle may be capped by Enterprise Car Sales at 20% of the vehicle's base value. If a Kelley Blue Book Trade-In value is not available for customer's vehicle Enterprise will provide a fair & competitive value for customer's vehicle. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Restrictions apply. See a Sales Consultant for details. Offer void where prohibited. Used vehicles were previously part of the Enterprise rental fleet &/or an affiliated company's lease fleet or purchased by Enterprise from sources including auto auctions, customer trade-ins or from other sources, with a possible previous use including rental, lease, transportation network company or other use. Photo for illustration only. The "e" logo & Enterprise are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2019 Enterprise Car Sales.

# CommUNITY OUTREACH

Thank you to all of our generous members, friends and employees for donating to Paws for a Cause! Without your help, we would not have been able to donate \$3,000 to Eleventh Hour Rescue.

Eleventh Hour Rescue focuses on saving death row animals from kill shelters, which often comes at a cost. The rescue is always in need of funds to help provide veterinary care, food and to provide for the animals in need.

It is with your generous donations that EHR can focus on helping these animals who need it most and providing them a place to stay until they are adopted into their forever homes. We look forward to continuing the tradition of caring for the community at Picatinny and hosting Paws for a Cause again next year!

Thank you also to everyone who stopped by our tent at Puptoberfest! It was a great day for everyone and our fur friends!



In September, Ryan Felsen (pictured) and the branch team from the Arsenal participated in the Picatinny Arsenal Fire Department Centennial Celebration. The event included vendors, food trucks and more for visitors. We enjoyed meeting new friends and seeing members at the event!

## Board of Directors

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## Supervisory Committee

Acting Chairperson	Kim Jones
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Committee Member	Dominick Moreo
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 Rob Albrecht - Chief Operations Officer  
 Dan Mathews - Vice President, Lending  
 Carol Siegrist - Director, Human Resources  
 Ray Silfies - Chief Financial Officer  
 Bob Squillante - Executive Vice President, General Counsel  
 Karen Zimmerman - Vice President, Marketing

## LOCATIONS & HOURS

### Rockaway Branch Office

100 Mineral Springs Drive  
 Dover, NJ 07801  
 Phone: (973) 361-5225

**Office Hours:**  
 Mon-Fri 8:00-6:00  
 Sat 8:30-Noon  
 ATM

### Mt. Olive Branch Office

10 International Drive South  
 Flanders, NJ 07836  
 Phone: (973) 361-5225

**Office Hours:**  
 Mon-Fri 8:00-6:00  
 Sat 8:30-Noon

**Drive-Up Hours:**  
 Mon-Fri 8:00-6:00  
 Sat 8:30-Noon  
 ATM

### Denville Branch Office

340 E. Main Street  
 Denville, NJ 07834  
 Phone: (973) 361-5225

**Office Hours:**  
 Mon-Fri 8:00-6:00  
 Sat 8:30-Noon

**Drive-Up Hours:**  
 Mon-Fri 8:00-6:00  
 Sat 8:30-Noon  
 ATM

### Arsenal Branch

(Restricted Access)  
 ARDEC Building, 30 South  
 Picatinny Arsenal, NJ 07806  
 Phone: (973) 361-5225

**Office Hours:**  
 Mon-Tue-Wed-Fri 8:00-3:30  
 Thu 8:00-6:00  
 ATM

### Parsippany Branch

200 Baldwin Road  
 Store #128  
 Parsippany, NJ 07054  
 Phone: (973) 361-5225

**Office Hours:**  
 Mon-Fri 8:00-6:00  
 Sat 8:30-Noon  
 ATM

## Branch Closings

**Columbus Day** ..... Monday, October 14, 2019  
**Veteran's Day** ..... Monday, November 11, 2019  
**Thanksgiving Day** ..... Thursday, November 28, 2019  
**½ Day Christmas Eve** ..... Tuesday, December 24, 2019  
**Christmas Day** ..... Wednesday, December 25, 2019  
**½ Day New Year's Day** ..... Tuesday, December 31, 2019

Comments: Please write to:  
 The Supervisory Committee  
 of Picatinny Federal Credit Union  
 P.O. Box 414  
 Wharton, NJ 07885

**Federally Insured  
 by NCUA**

