



Dear Fellow Members,

Congratulations to you and your family for the upcoming Diamond Jubilee Mulaqat and other Jamati work that Mawlana Hazar Imam will be undertaking during his visit to the United States of America. The Board, Committee, and Staff members would like to wish all of you Padhramni Mubarak.

As you might be aware, majority of our staff members are from within the Ismaili community and hence they will also be attending the Mulaqat and other Jamati work at the Georgia World Congress Center from Wednesday, March 14<sup>th</sup> till Saturday, March 17<sup>th</sup>.

- PFCU's Management and Board have decided to keep the Birmingham Alabama Branch and Orlando Florida Branch closed from Wednesday, March 14<sup>th</sup> till Saturday, March 17<sup>th</sup>.
- PFCU's Decatur Branch will be closed on Wednesday, March 14<sup>th</sup> and on Thursday, March 15<sup>th</sup>. Decatur Branch will be open on Friday, March 16<sup>th</sup> from 9:00 am till 3:00 pm and normal hours on Saturday, March 17<sup>th</sup>.
- PFCU's Sugarloaf Branch will be closed only on Thursday, March 15<sup>th</sup>. It will be open on Wednesday, March 14<sup>th</sup> from 9:00 am till 4:00 pm and Friday, March 16<sup>th</sup> from 9:00 am till 3:00 pm. It will be open normal hours on Saturday, March 17<sup>th</sup>.
- PFCU's Lilburn Branch will be open on Wednesday, March 14<sup>th</sup> from 9:00 am till 4:00 pm, on Thursday, March 15<sup>th</sup> and Friday, March 16<sup>th</sup> from 9:00 am till 3:00 pm and normal hours on Saturday, March 17<sup>th</sup>.

We will not be able to honor next day clearing privileges for all ACH and Checks/Share Drafts that are posted to your account on Wednesday, March 14<sup>th</sup>. They will need to be cleared or returned by the end of day on Wednesday, March 14<sup>th</sup>. Members will have until 4:00 pm on Wednesday, March 14<sup>th</sup> to make the deposits and ensure enough funds are in the account to honor the ACH and Check transactions. Any account that does not have sufficient balance to honor the ACH and/or Check transaction will be returned as NSF and NSF fees will be applied to the account.

ACH and Check files will be posted as normal on Thursday, March 15<sup>th</sup> and members will be given till Friday, March 16<sup>th</sup> noon (12:00 pm) to make deposits to honor those transactions. No fees will be charged for next day deposit to cover the transactions for Thursday, March 15<sup>th</sup> on Friday, March 16<sup>th</sup>. However, if there are non-sufficient funds in member accounts by Friday, March 16<sup>th</sup> noon, the ACH and Checks will be returned as NSF and normal NSF fees will apply.

As always, we are here to help and answer any questions that you may have. Please talk with the loan officers if you would like to apply for a line of credit for your business accounts and they will be happy to assist you with the same. Please contact the member service representatives or branch managers for any further information.

Sincerely,

Kabir Laiwalla  
Chief Executive Officer