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FLORIDA'S LEADING CREDIT UNIONS

## A Trusted Partner for Publix Associates

Publix Employees Federal Credit Union is solely dedicated to serving the unique financial needs of current and retired Publix associates and their families.



Jeremiah Kossen,  
President and CEO



Shannon Patten,  
Chief Experience Officer

**F**ounded in 1957 by Publix Super Markets, Inc., founder George Jenkins, Publix Employees Federal Credit Union (PEFCU) was built on the belief that “people helping people” should be more than just an industry motto—it should be a mission. Today, that founding spirit continues to guide PEFCU as it serves over 115,000 current and retired Publix associates and their families with care, purpose, and unmatched dedication.

“We want to be seen as a true partner to Publix—a strategic asset that helps the company and its people succeed,” says Jeremiah Kossen, President and CEO. “Publix is known for delivering best-in-class service, and we aim to emulate that same level of excellence in every interaction.”

“At PEFCU, it’s never just about the transaction—it’s about the relationship,” adds Shannon Patten, Chief Experience Officer. “We truly take the time to get to know our members, so we can offer financial guidance that actually fits their lives, not just their accounts.”

While many credit unions cast wide geographic nets to serve the general public, PEFCU is solely committed to the Publix community. This singular dedication allows it to design financial products and services specifically tailored to the unique needs and culture of Publix associates. From first-time homebuyer programs with reduced costs designed to instill confidence to flexible Publix Stock Loans, which provide access to fund loans without selling shares, every offering is built with Publix personnel in mind.

“We lead with service, always,” says Patten. “Our members aren’t just customers—they’re the reason we do what we do.”

### Innovative Solutions

Beyond personalized financial products, PEFCU also leads with innovation and member support. Its Security Center provides members with fraud-protection tools and real-time alerts to safely navigate an increasingly digital world. The Holiday Savings Account helps members prepare for seasonal expenses with small, incremental deposits in an account separate from their primary savings.

But perhaps PEFCU’s most defining trait is its culture of care. Whether it’s through community engagement, financial education, or volunteer service, PEFCU is deeply invested in the well-being of its members and the communities they live in. “Giving back isn’t a checkbox—it’s a core part of how we live out our mission,” says Patten.

At the heart of it all is a commitment to building meaningful relationships. PEFCU takes the time to know its members—not just their financial needs, but their lives, their dreams, and their challenges. That relationship-driven approach fuels everything from product development to member service.

“At the end of the day, we’re here to make a real difference—not just financially but personally too. Everything we do is about helping our members feel supported, understood, and confident in their financial future,” says Kossen. “That’s what drives us.”



**Publix Employees  
Federal Credit Union**

Helping YOU Live Your Best Financial Life

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