

# MEMBER NEWS



Newsletter of the PAC Federal Credit Union

January 2005



## Online Banking Is On The Way

Soon you'll be able to take advantage of the conveniences of home banking at the PAC FCU website—[www.pacfcu.com](http://www.pacfcu.com). Using Online Banking you will be able to check your balances, make transactions, and much more! Use the PAC FCU website at your home or office now to receive some of the exciting features available to members.



### Visit [www.pacfcu.com](http://www.pacfcu.com) today!

- auto, home, and personal loan applications
- updated rate information
- online check reordering
- calculators for refinancing and retirement
- investment information
- a listing of service centers

**Look for Online  
Banking in  
early 2005!**

### Visit our new location

**Open**

**Come In**

Visit our new branch office located at 25555 West Warren, Dearborn Heights, MI 48127. The telephone number of the new office is: (313) 563-8200. The new office hours are Monday, Tuesday, Thursday, 10 am - 5 pm; Wednesday, 10 am - 1 pm; and Friday, 10 am - 7 pm. Please note that the Dearborn office is closed on Saturdays.

### Annual Meeting Announcement

The Nominating Committee has submitted the names of the following member volunteers for re-election to the Board of Directors:

Anita Dul  
Zdzislaw Miloboszewski  
Matthew Grecki  
Anna Jankowski  
Stefan Kobylecki  
John Swidwinski  
Barbara Kalinowski

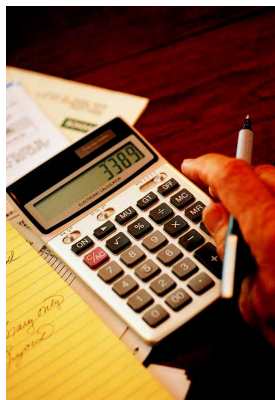
If you are interested in volunteering for a Board position, please stop by any credit union office to pick up a nominating petition. Deadline for completed petitions to the Credit Union is Friday, March 25, 2005.



*Thursday, April 21  
6:00 p.m.*

*American Polish  
Cultural Center  
Maple & Dequindre in Troy*

## Tax Tips—Get Your Refund Faster



### Get it quicker with Direct Deposit!

What's the quickest way to get your refund? Direct Deposit. Thanks to Direct Deposit, you can have your tax refund up to three weeks faster than you would by mail. Plus, it's safer than handling a paper check which could get lost or stolen. To direct deposit your refund into your PAC FCU account, just add the following routing number and your credit union account number on your tax form: **272486407**. Please contact the credit union if you have any questions about this procedure.

### VISA if you owe!

Did you know that the IRS allows you to pay your taxes using a credit card? Simply write in your PAC FCU VISA account number on the appropriate line on your IRS form 1040! It's the fast and easy way to make your payment.

### Great ways to "spend" your refund

If you receive a refund this year why not pay yourself! Paying down any outstanding credit card debt is a smart way to use your refund. Another great option is to invest your refund. We have a full range of deposit and investment accounts including Money Market, IRAs and Certificate of Deposits available for you.

### IRA deadline is 4/15/05

The deadline to make contributions to your 2004 IRA is April 15, 2005. Contributions may be made up to \$3,000 per person for 2004, plus an additional \$500 if you turned 50 years of age before the end of the year. Next year, the limit will be raised to \$4,000 per person — along with the additional \$500 if you will be 50 years of age. An IRA can be an important part of your overall financial strategy — don't miss this investment opportunity by letting the deadline pass you by!

## CU Service Centers—Ready to Serve You

Please visit our website for more information and locations of the Credit Union Service Centers. These convenient shared branch centers are located across the Detroit Metro area so you're never too far away from your credit union accounts. You can conduct many transactions just as you would when you come into PAC FCU. Look for more information in the "Checking and Savings" section of the website.



## Holiday Hours

Please note our special holiday hours

**Martin Luther King, Jr. Day**  
**Monday, January 17**  
**CLOSED**

**President's Day**  
**Monday, February 21**  
**CLOSED**

**Good Friday**  
**Friday, March 25**  
**Closed Between 12 & 3 pm**

Please use our convenient ATM, Audio Teller or a Service Center to conduct your credit union business when we are closed.

Please excuse any dust or noise you may experience when visiting the Hamtramck or Dearborn Heights offices. We are renovating to improve our services to members.



2889 E. Maple  
Troy, MI 48083  
(248) 619-0440

11905 Joseph Campau  
Hamtramck, MI 48212  
(313) 365-1000

25555 West Warren  
Dearborn Heights, MI 48127  
(313) 563-8200

Audio Teller: 248-355-3699  
or 248-355-4010 or  
Toll-free: 800-333-9190

Mon, Tue, Thurs 10 am - 5 pm  
Wed 10 am - 1 pm  
Fri 10 am - 7 pm  
Sat\* 10 am - 2 pm  
\*The Dearborn branch is closed on Saturday.