

Money Matters

Newsletter of the PAC Federal Credit Union

January 2006



Don't Get Snowed Under With Holiday Bills

The holidays are over, winter is here, and the your credit card bills have started to arrive. Do you need a little help catching up with your payments? How about paying down some of your debt with a PAC FCU post-holiday loan. Enjoy a competitive rate, great terms, and flexible options. A limited time rate of as low as 5.9%^{APR*} is available to qualified members. Borrow up to \$5,000 and take up to 36 months to repay. Stop in, call, or go online to take advantage of this outstanding loan offer.

- Rates as low as 5.9%^{APR*} for 12 or 24 months, 6.9%^{APR*} for 36 months
- Take up to 36 months to repay.
- Borrow up to \$5,000.
- Offer good through February 28, 2006.

*annual percentage rate



Dearborn Heights Branch Grand Opening Celebration

After several months of remodeling and new construction, the Dearborn Heights branch of PAC FCU is near completion. Early this year we will be hosting a grand opening celebration for all credit union members and prospective members. The event will feature prizes, giveaways, special offers, and refreshments.

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

Look for more information about the event when you stop in to visit any credit union branch. The date for the event will also be posted on the pacfcu.com website.



The 30th Anniversary Gala Dinner Dance

PAC FCU is having a party, and you're invited! We are celebrating 30 years of serving the community and we would like you to be a part of a very special evening. The 30th Anniversary Gala Dinner Dance will be held at the American Polish Cultural Center on the evening of Saturday, April 22, 2006.

The event will include an elegant dinner along with entertainment and door prizes for attendees. There are a limited number of tickets available, and they will be sold to members first. The cost for this event is \$30, and tickets will sell out quickly so be sure to stop by the credit union soon!





Update on Cash Limit Policy

PAC FCU would like to remind all members that there is a \$2,000 maximum cash limit each day (except Dearborn Heights where the limit is \$1,000). If you need to make a larger withdrawal from the credit union, **you must contact the credit union one week in advance.** When traveling, consider using your PAC FCU debit card rather than cash. It's much safer than carrying cash, and you'll have a convenient record of your payments when you return from your trip.

30th Annual Meeting Announcement

The 30th Annual Membership Meeting will take place on Thursday, April 20, 2006. The meeting will be held at 6:00 p.m. at the American Polish Cultural Center in Troy. All PAC FCU members are invited to attend this special event. The evening will include a light buffet. The Nominating Committee has submitted the names of the following individuals for re-election to the Board of Directors:

Barbara Kalinowski Joanna Strzalkowski
Stefan Kobylecki John Swidwinski

If you are interested in volunteering for a board position, please stop by any credit union office to pick up a nominating petition. The deadline for submitting completed petitions to the credit union is Friday, March 31.

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.



Use 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 4/15/06

The deadline to make contributions to your 2004 IRA is April 17, 2006. Contributions may be made up to \$4,000 per person for 2005, plus an additional \$500 if you turned 50 years of age before the end of the year. 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!

Holiday Hours



Please note that we will be closed on the following holidays:

Martin Luther King, Jr. Day
Wednesday, January 16

President's Day
Monday, February 20

Good Friday
Friday, April 14
Closed 12-3 pm

Thursday, April 20
30th Annual Meeting

Saturday, April 22
30th Anniversary Gala Dinner Dance
both events will be held at the
American Polish Cultural Center
Located at Maple & Dequindre in Troy

To report a lost or stolen VISA call:
1-866-604-0381
Debit Card:
1-800-754-4128

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



Federal Credit Union

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Fax: (313) 563-8009

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 Heights branch is closed on Saturday.