

MEMBER NEWS



Newsletter of the PAC Federal Credit Union

July 2005



As Time Goes By...Many Things Change

Over time many things change – styles of clothing, music, and cars. But one thing doesn't change and that's your credit union. As a member of the PAC credit union family, you are part of a long tradition of people who have invested in their community and supported the organizations and causes of Metropolitan Detroit's Polonia.

Since 1976, PAC credit union has been working hard to meet your financial needs. Chances are your parents or grandparents came to us when they were buying their first home and as the kids grew up, they counted on the credit union to help them along the way as well.

Our commitment is to our members and to our community. We feel that PAC, our members and Polonia really belong together. That's why we're introducing a new slogan that we think truly reflects this commitment — ***We Belong Together!***

PAC Credit Union supports our Polish Community and the financial needs of our members. By investing in the credit union you make us stronger and more able to provide products and services at most favorable terms and allow us to continue to participate in our Community's successes. It's all part of working together for the same goal. Stop in anytime and let us know how we can help you.



Beat the Heat With Our Summer Fun Loan Special

Summer is here and what better time to travel, make home improvements, or buy that something special. The Summer Fun Loan Special at PAC FCU helps you get the extra cash you need at an unbeatable rate.

Use the cash for whatever you need: a special vacation trip to the beach, a new deck or swimming pool, or any other expense. It's easy to get started. Just call or stop in any of the PAC FCU offices today. Take advantage of our Summer Fun Loan and get the extra cash you need to make this summer even more fun!

- Rates as low as 5.40%APR
- Flexible terms starting at 24 months



CD Special—A Safe and Easy Investment

One of the easiest and safest investments available is a certificate of deposit—or CD. At PAC FCU we have a great opportunity for you to start using CDs as a way to invest. Our CD special offers a 24 month term at a great rate of 4.25%^{APY*}! With as little as \$1,000, you can begin investing in a CD.

The current stock market situation is still risky. That's why CDs are one of the better ways to put your money to work for you. When you open your CD you'll lock in a great rate and receive a good return on your investment.

Saving for your future is important, and where you save is just as important as how you save. Opening a CD at PAC FCU means you are investing in the future—your future!

CDs are also one of the safest ways of investing. They are guaranteed and insured, so you can rest easy knowing you made a good choice.

Start investing in your future today by stopping by any PAC FCU office and ask us about our great CD special—the safe and easy way to invest. This is a limited time offer and available for new CD investments only, so contact us today!

*Annual Percentage Yield



Special CD Rate

4.25%^{APY}

24 month term

\$1,000 minimum

Holiday Hours

Please note our special holiday hours:



Labor Day

CLOSED: Monday, September 5

Hamtramck Festival

HAMTRAMCK OFFICE ONLY CLOSED:

Saturday, September 3

Columbus Day

CLOSED: Monday, October 10

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

Wherever you travel this summer be sure to take your PAC FCU Debit Card. It's the convenient way to pay for all your purchases. Just present your Debit Card whenever you make a purchase and your payment will be automatically deducted from your checking account—no fees or interest charges attached!



Annual Meeting Results

The PAC FCU Annual Meeting was held on Thursday, April 21, at the Polish American Cultural Center. The following Directors were elected for 2005:



Chairperson: Zdzislaw Miloboszewski

Vice Chair: Piotr Skorupka

Secretary: Zofia Ladak

Treasurer: John Swidwinski



Federal Credit Union

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

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| 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.