

# Money Matters

Newsletter of the PAC Federal Credit Union

October 2005



## Fall Auto Loan Special

Now is the perfect time to take advantage of manufacturer specials and rebates for new and used cars and trucks. You'll get an even better deal when you finance at PAC FCU credit union. Our Fall Auto Loan special has an added bonus—a free \$50 or \$100 pre-paid Gas Card! Stop by any PAC FCU branch today to learn more about this exciting offer.



- Rates as low as 3.9%<sup>APR\*</sup>
- Good on new or used car/truck purchase.
- Valid for 2003-2006 models years.
- Refinancing options also available (from another institution).
- Receive a \$50 or \$100 pre-paid Gas Card (depending on loan size).\*\*
- New loans only.
- Offer good through November 30, 2005.

\*annual percentage rate

\*\*If the loan is paid off during the first 90 days, the value of card will be added to the loan balance.

## The Perfect Holiday Gift—Pre-Paid VISA Gift Cards

Just in time for the holidays, PAC FCU will be offering pre-paid Visa gift cards. These gift cards, which can be used virtually anywhere Visa is accepted, make a perfect stocking stuffer for everyone on your list. The Visa gift card is a pre-paid card with the flexibility of a gift certificate, but the security of a credit card. There is a nominal fee for the gift card. Benefits of a gift card include:

- Accepted at any of the millions of locations where Visa gift cards are welcomed.
- Safer than cash. If the Gift Card is lost or stolen, the unspent amount can be replaced.
- Can be used immediately. Unlike a check, which needs to be cashed or deposited, the PAC FCU Visa Gift Card can be used immediately after it has been activated.



## Debit Card Alert

PAC FCU would like to remind members that for your protection there is a limit each day on the number of PIN-based transactions that you can make with your PAC FCU Debit Card. The credit union encourages you to use your signature instead of your PIN as much as possible. Also, because the funds for your debit card come directly from your checking account, be sure that you have a large enough balance to cover your debit card transactions. Use [www.pacfcu.com](http://www.pacfcu.com) to transfer funds online, or the audio teller at Audio Teller: 248-355-3699, 248-355-4010 or toll-free: 800-333-9190.



## Hamtramck Office Adds ATM



The Hamtramck office of PAC FCU is scheduled to open a new ATM machine this October. The new ATM will provide added convenience and a 24-hour option for members living in the Hamtramck area. If you don't already have an ATM Debit card, please stop by any branch to apply. Please note that the Hamtramck office will be discontinuing night deposit service, and encourages members to use the new ATM machine for their after hours transactions.

## Save At The Pump—PAC FCU's Tips

Rising prices at the pump are leaving everyone's pocketbook a little lighter, and relief doesn't seem to be in sight. The good news is that there are numerous things you can do right now to reduce your fuel consumption.

- **Accelerate gradually.** Anytime you use a "lead foot" you'll reduce your overall fuel economy.
- **Don't drive aggressively.** Driving offensively on the highway can reduce fuel efficiency by 5% or more.
- **Drive the speed limit.** Excessive speeds (driving 75 instead of 65) can lower fuel economy by 15%.
- **Keep your tires inflated.** Under-inflated tires can reduce gas mileage by 4-10%
- **Combine trips.** Rather than making multiple trips, combine your errands and make one longer trip.
- **Travel light.** Remove any excess items from your car. Less weight means better mileage.
- **Don't idle.** Today's cars don't need to warm up, so idling just wastes gas.
- **Watch the brakes.** Don't rest your left foot on the brake while driving. It creates drag and requires more gas.
- **Change the oil.** A cleaner engine is more fuel efficient.
- **Keep it maintained.** Keeping your car in good shape will increase performance and efficiency.



## Tellers Needed

PAC FCU is currently in need of bilingual tellers who speak both Polish and fluent English. If you, or anyone you know is interested, please contact any of our branch offices for more information.

## Pardon Our Dust Dearborn Heights Branch Notice

Please note that the Dearborn Heights branch will be closed for several days in early November for construction. We will post the dates at the branch as soon as they are available. Everyone here at PAC FCU would like to thank all of our members for their patience during the renovations at the Dearborn Heights and Hamtramck offices. These renovations were an important part of updating the PAC FCU branches, and your consideration over this past year has been appreciated.

## Holiday Hours

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



### Columbus Day

Monday, October 10

### Veteran's Day

Friday, November 11

### Thanksgiving

Thursday, November 24

### Christmas Eve

Saturday, December 24

### Christmas Day (observed)

Monday, December 26

### New Year's Eve

Saturday, December 31

### New Year's Day (observed)

Monday, January 2, 2005

### Martin Luther King, Jr. Day

Wednesday, January 16, 2005



Federal Credit Union

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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.