

# Money Matters

Newsletter of the PAC Federal Credit Union



Serving the Polish American Community

October 2007



## To the members from the desk of: John Swidwinski, CEO



### Online Bill Pay Is Here!

PAC FCU now offers secure online bill payments for members. Online bill pay gives you control over managing your money. With the click of a mouse you can make payments and keep track of all your monthly bills...all FREE! You'll save on the cost of stamps, and stop worrying about late payments. Just set up the process to happen automatically (for recurring bills) or pay bills on at a time.

PAC FCU also wants to ensure members that online bill pay is safe and secure. The bill payment service we offer to members has the highest level of encryption available. That means that when you bank online you can rest assured that your account information has been safeguarded. Online bill pay is also safer than mailing a check through the mail. You'll save time writing out checks, envelopes, and making trips to the post office.

Just go to [www.pacfcu.com](http://www.pacfcu.com) to get started paying your bills online today! If you have any questions about online banking please contact the staff at PAC FCU. We are ready to answer your questions about this exciting new service.

### Mortgage Problems?—PAC FCU Can Help



Many of our members may have taken a mortgage loan with a lender other than PAC. Some are now having a hard time making their payments because many of these loans were with adjustable rates that may now be higher than market rates. If you're having a problem making your house payments, come in and speak to one of our loan counselors. We may have a mortgage loan option that can help you. Don't let a late house payment damage your credit history. Talk to us before it's too late.

*John Swidwinski, CEO*

## PAC FCU Staff Profile

Gena Mackiewicz is the Head Teller at the PAC FCU Troy Branch and has worked for the credit union for 13 years.

Gena is always ready to help Members—with any problem. She finds working with members very rewarding, and helping people with their financial needs. If she doesn't have the answer, she'll find it!

When Gena isn't at the credit union she can be found singing with one of the well known Polish choirs, the Filarets, or participating as an active Member in the Polish National Alliance. She's also very active in the community in a variety of roles as a social worker and volunteer. Before working at PAC FCU, Gina worked at many other jobs, including owning a deli/bakery, as well as positions in shipping and in the automotive industry.

Gena has three children who are triplets, and enjoys spending time with her two grandchildren. Look for Gena the next time you stop in the Troy office!



Gena Mackiewicz

## Announcements

- Online Bill Pay Is Here
- Mortgage Help From PAC FCU
- Online Bill Pay Winner!
- Online Bill Pay Details
- Dearborn Heights Branch Now Open Saturdays

## Special Offers

- Online Bill Pay Contest Sept. 13-Nov. 23
- Home Equity Loan 5.75%APR\* Through 2007
- Holiday Loan
- "Our Story" Polish DVD Now Available For A Limited Time

## Coming Soon

- Tax Tips
- IRA Update
- Platinum Preferred VISA Balance Transfer Offer
- E-Checking Account

## Holiday Loan Offer


Want to buy a special holiday gift this year, or finally take that vacation? The PAC FCU holiday loan is here to help you make all your holiday wishes come true! Take advantage of a great rate of as low as 6.49%<sup>APR\*</sup> and flexible terms starting at 24 months. Borrow up to \$5,000. Promotion runs through December 15, 2007. \*Based on credit score



# News You Can Use...**Online Bill Pay Is Here**

**Please follow these easy steps to start using online bill pay:**



- 1** Visit [www.pacfcu.com](http://www.pacfcu.com)
- 2** Log in to the Online Banking using your Member Number and Password
- 3** Click Online Bill Pay  Enroll

**After completing the enrollment form you will receive an email confirming your acceptance.**

**Win \$250!**

- Every two weeks from September 13 through November 23, you'll be eligible to win \$250.
- For every bill you pay online your name will be entered into a random drawing.
- Every two weeks PAC Federal Credit Union will draw the winning name of the lucky member!

**Congratulations to Barbara Kurek, the first \$250 winner in the PAC FCU Bill Pay Contest!**

**Please Note: The Dearborn Heights Branch of PAC FCU is now open on Saturdays from 10 am-2 pm**

## **New Platinum VISA Coming Soon**

PAC FCU is pleased to announce the new Platinum Preferred VISA will be available to members in January, 2008. The new Platinum Preferred card will provide members with exclusive privileges.

As a Platinum Preferred cardholder, you will receive Bonus Points every time you use your card for purchases. It's that easy! Any qualified purchase —big or small—earns you Bonus Points rewards you can redeem for brand-name merchandise or fabulous travel awards. The card also includes Concierge Service and \$1,000,000 Travel Accident Insurance. More information about this great new card will be available soon!

## **PAC FCU Gift Cards Fit Every Time**

Be sure to pick up several PAC FCU Gift Cards for everyone on your list. Gift cards are the perfect choice for everyone on your list during the holiday season. Be sure to pick up a few extra gift cards for those on your list who are hard to buy for. The VISA gift card is accepted at locations around the world and available in denominations of \$20. Gift cards are safer than cash and can be used immediately.



## **Holiday Hours**

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

**Columbus Day**  
Monday, October 8

**Veteran's Day**  
Monday, November 12

**Thanksgiving**  
Thursday, November 22

**Christmas Eve**—Closed at 1 p.m.  
Monday, December 24

**Christmas**  
Tuesday, December 25

**New Year's Eve**—Closed at 1 p.m.  
Monday, December 31

**New Year's Day**  
Tuesday, January 1

**Martin Luther King Jr. Day**  
Monday, January 21

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 Web site to conduct your credit union business when we are closed.



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Fax: (313) 563-8009

Audio Teller  
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 now open on Saturday.**