

50 YEARS
TOGETHER



MONEY MATTERS — APRIL 2026

SEE WHERE OUR NEW VISA® PLATINUM PREFERRED CREDIT CARD TAKES YOU



Cash Back



Gift Cards



Merchandise



Travel



Experiences



Donations



Real-Time
Rewards



REWARDS THAT MAKE YOU FEEL GOOD ABOUT SPENDING.

We are thrilled to introduce our new Visa® Platinum Preferred Credit Card to our qualified members. In a world full of credit card options, we know how important it is to stay competitive. Finding a card that fits your specific lifestyle can be a challenge—some focus only on travel, others on dining or daily shopping. That's why we've designed a card that is the perfect "all-around" companion for your financial life.

With cutting-edge technology and an unbeatable APR as low as 6.90%*, this is more than just a card—it's a way to get more back from every dollar you spend.

Enhanced PAFCU Rewards: Through our new rewards page, you can redeem points for exactly what matters to you. Whether you prefer Cash Back, Gift Cards, Travel, Unique Experiences, Charitable Donations, or that Merchandise you've been eyeing, it's all available at your fingertips.

What you get:

Touchless Technology: Our new cards feature touchless (tap-to-pay) payment capabilities.

Fresh Design: A modern look that lets you show off your Polish pride with every touch!

Enhanced Rewards: More ways to earn and more ways to spend your points.

Better System Integration: No extra logins or websites. View your transactions directly within PAFCU Online Banking or our Mobile App.

Digital Wallet: Full support for Apple Pay and Google Pay on your phone and watch.

Industry-Leading APR: With rates as low as 6.90%*, it's the smart choice for your wallet.

*Credit card approval subject to creditworthiness, membership, and other qualifications. Rates, terms and conditions subject to change without notice. APR = Annual Percentage Rate. Visa® is a registered trademark of Visa International Service Association.

ZELLE® IS HERE AND FULLY INTEGRATED!

We are thrilled to announce that in January 2026, we launched a full integration of Zelle® into our PAFCU online and mobile banking!

What is Zelle®? Zelle® is a fast, secure, and free digital payment service built directly into the mobile banking apps of most U.S. banks and credit unions. It allows for near-instant, transfers directly between bank accounts, typically in minutes, using only a recipient's U.S. mobile number or email address.

Below are a few samples how Zelle® can be used daily to make transactions between family and friends easier.

Splitting costs: Easily divide restaurant bills, groceries, or travel expenses with friends.

Reimbursing someone: Pay back a friend for a shared purchase.

Paying trusted individuals: Settle up with your babysitter, dog walker, or personal trainer.

Sending gifts: Quickly send money for birthdays or holidays to family.

zelle®

Key Details:

Enrollment Required: Members need to enroll to use this feature.*

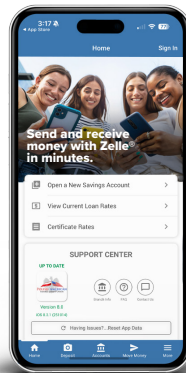
Existing Users: Those who have already enrolled in Zelle® through another financial institution must transfer their existing Zelle® token to PAFCU. Existing users will have to accept terms and conditions before use.

Simplicity: You only need the recipient's phone number or email address.

Speed: Funds transfer within minutes between participants already enrolled in Zelle®.*

Convenience: Zelle® supports split requests (one request for funds to be sent to multiple people) and can connect to your mobile device contacts when accessed via our mobile app.

Find out more at: www.mypafcu.com/zelle



PAFCU ANNUAL MEETING NOTICE

The 50th Annual Membership Meeting will take place at 6 p.m., Thursday, April 16, 2026, at the American Polish Cultural Center, 2975 E. Maple Rd., Troy. Registration begins at 5:30 p.m.

Three Board of Director vacancies will be filled at the annual meeting. The credit union's Nominating Committee has submitted the names of the following individuals for election to the Board of Directors: Mark Reaume, Mariusz Arsylo, David Porada.

There will be no nominations from the floor and no voting since there is only one nominee for each position to be filled.

WARM WEATHER MEANS ROAD TRIPS.

With warmer weather ahead, now is the perfect time to ensure you're behind the wheel of a vehicle you can trust. If you are considering upgrading to a newer model or need a larger vehicle for family travels, PAFCU is here to help.

Take advantage of our competitive auto rates and drive away in a car built for exploring Michigan and beyond. Visit us online or in-branch to see how much you can save.



**Approval subject to creditworthiness, membership, and other qualifications. Rates, terms and conditions subject to change without notice. APR = Annual Percentage Rate.

*To send or receive money with Zelle®, both parties must have an eligible checking or savings account. Transactions between enrolled users typically occur in minutes. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

BRANCH LOCATIONS:

2889 E. Maple
Troy, MI 48083
(248) 619-0440 | Fax: (248) 619-3230

11905 Joseph Campau
Hamtramck, MI 48212
(313) 365-1000 | Fax: (313) 365-6321

REPORT A LOST OR STOLEN CARD:

Visa® Platinum Preferred Card:
248-619-0440 (Branch Hours)
1-855-887-3938 (After Hours)

Debit Card:
Toll free within the U.S. (888) 241-2510
Outside the U.S. (909) 941-1398

CALENDAR DATES 2026:

04.16 - PAFCU's 50th Annual Membership Meeting
04.25 - PAFCU's 50th Anniversary Celebration
05.10 - Mother's Day
05.25 - Memorial Day (Monday)
06.19 - Juneteenth (Thursday)
06.10 - Father's Day
07.04 - Independence Day (Saturday)