



THE RISE OF PHONE SCAMS: HOW TO SHIELD YOUR FINANCES.

DON'T LET FAKE BANK CALLS FOOL YOU.

Recently my cell phone rang while I was at work in my office. When I looked at my phone to see who was calling, I recognized the number as the main phone number to our Troy office of the Credit Union.

The caller asked if I had just made a purchase with my Credit Union Visa card in Jacksonville, Florida. I answered that I had not.

I felt a little secure in thinking that the fraud prevention program that we use was calling from what looked like the Credit Union's phone. Like most people, if I don't recognize an incoming phone number, I usually won't answer.

The caller then asked me for the last eight numbers of my credit card. I remembered the Credit Union's warnings to our members about scams. We always tell our members that **"the Credit Union will never ask you for your account number"**.

I asked where he was calling from and he proceeded to tell me that it was from the Credit Union. I followed up by asking which office and he said the Troy office. When I asked another follow-up question he immediately hung up.

If something like this can happen to me, the Credit Union's CEO, it most certainly can happen to any of you.

Please be aware that scammers are everywhere, and with artificial intelligence, it will become increasingly more difficult to avoid being scammed. Please stay vigilant and alert. Call us if there are any doubts about any form of communication that you may receive asking for information about any of your Credit Union accounts.

CEO, John Swidwinski

HOW TO HANDLE SUSPECTED SCAM CALLS:

1

Don't Engage.

2

Don't verify any information.

3

Just simply hang up!

The safest move is always to break contact immediately.

TRAVEL TO POLAND AND BEYOND: YOUR SECURE GUIDE TO SPENDING ABROAD

International travel can be expensive, but your credit card shouldn't add to the cost. Our Visa® Platinum Preferred Credit Card now features \$0 foreign transaction fees.

While many cards charge an extra percentage on every purchase made outside the U.S., with us, what you see on the price tag is what you pay. It's a simple way to keep your budget on track while you discover the world.

Pro Tip: When paying abroad, always choose to pay in the local currency (e.g., Polish Złoty rather than U.S. Dollars). This avoids "dynamic currency conversion," where third-party processors charge hidden fees and offer a lower exchange rate.



SECURITY TIPS WHILE TRAVELING:

Digital Backups: Store secure digital copies of your passport and the front/back of your cards in a password-protected app or encrypted cloud storage.

Use Credit Over Debit: For shopping in unfamiliar settings, credit cards are the safer choice. They offer more robust consumer protections and keep your primary checking account untouched in the event of a dispute.

Choose Secure ATMs: If you need cash, use ATMs in well-lit, high-traffic areas—ideally inside a bank lobby.

Track Your Spending: Check your mobile app daily. It's the fastest way to spot unauthorized activity and keep your vacation budget on track.

We wish you safe and smooth travels! If you have specific questions about your Visa® Platinum Preferred Credit Card, please don't hesitate to contact us directly. We are here to help! (248) 619-0440

Visa® will not charge any foreign transaction fee on the purchases you make outside of the United States with your Card. However, there may be circumstances where ATMs or merchants charge a fee on foreign transactions.

Visa® is a registered trademark of Visa International Service Association.

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For specific advice about your unique circumstances, consider talking with a qualified professional.

IN MEMORIAM

We mourn the recent passing of a former Credit Union official. **Paul Gutowski** served on the Credit Union's Credit Committee before being elected to our Board of Directors in 1985. He continued in his role as Director for fifteen years and also served as Board Chairman from 1988 through 1990. It was during his tenure as Chairman that the Credit Union achieved our highest ranking for safety and soundness from our regulators, the National Credit Union Administration.

He continued to be a frequent visitor to our Credit Union until his death.

He is survived by his wife Margaret (nee: Sokolowski) and his sister, Lydia Ciemniak.

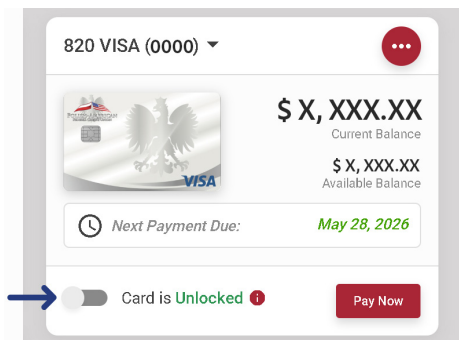
HOW TO LOCK YOUR VISA CREDIT CARD.

Did you know you can now instantly lock your Visa® Platinum Preferred Credit Card if it's misplaced, stolen, or if you suspect fraud?

Protecting your funds is simple:

1. Log in to our mobile app or online banking.
2. Locate the card controls section right on your home screen.
3. Slide the toggle button to the right to lock your card instantly.

This feature gives you immediate peace of mind, ensuring no transactions can be made.



BRANCH LOCATIONS:

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

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

mypafcu.com | contact@mypafcu.com

REPORT A LOST OR STOLEN CARD:

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

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

2026 CALENDAR DATES TO KNOW:

- 07.03 - Friday, (Closed at 3 p.m.)
- 07.04 - Saturday, Independence Day (Closed)
- 07.18 - Member Appreciation (Troy Branch)
- 08.15 - Member Appreciation (Hamtramck Branch)
- 09.07 - Monday, Labor Day (Closed)

Check out the most up to date list of local Polish events: mypafcu.com/calendar

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