



OCTOBER IS POLISH AMERICAN HERITAGE MONTH.

OUR COMMITMENT EXTENDS FAR BEYOND FINANCE

As we celebrate our Credit Union's 50th year, I look back at our accomplishments and our service to Metro Detroit's Polonia for over the last half century.

As an eyewitness to the progress of this institution for forty-two years now, I marvel at the tremendous growth that our Credit Union has experienced. We've come from first day's deposits of \$82 to an institution of nearly \$200 million in assets and more than \$25 million in net worth.

What's more important than our financial success though, are the contributions that we've made to our Polish American Community.

Over the years we've provided monetary support to Polonia organizations too numerous to mention. These groups, many of them formed by immigrants who escaped communist persecution in Poland to

establish new lives in America, continue to survive even as many of their founding members have passed away. Those that endure are now run by the sons and daughters of those original settlers.

We take great pride in providing financial support to guarantee the future success of all of Polonia's organizations. Just as they rely on the Credit Union for sponsorship, we rely on these groups and their members for their support as well.

We are an organization of members. We were formed by our members for the benefit of our members. We promise to never forget that. We hope that you don't as well. For at least the next fifty years.

CEO, *John Swidwinski*

We've sponsored over 35 events this year!



INTRODUCING "PIGGY" SAVINGS ACCOUNTS!

Help the youngest members of our community take their very first steps toward a bright financial future!

With the holidays right around the corner, many kids will be receiving gifts from loved ones. Why not give a gift that grows? Opening a "Piggy" Savings Account is a meaningful way to secure funds for a child's future.



Who can open an account?

Parents, grandparents, godparents, and guardians can easily open an account for any child from ages birth to 18. Once they reach adulthood (18-21), they will have direct access to their savings.

Give a child the best head start. Visit either of our branches today to get started. Learn more at: mypafcu.com/youth-accounts

DID YOU KNOW YOU CAN EARN EXTRA MONEY JUST BY BEING A PAFCU MEMBER?

Just in time for the holidays you can earn extra money! Simply recommend us to your friends and family. When they open their new account, just make sure they mention your name or bring our referral card with them so you get credit for the referral!

(Referral cards are available in both of our branches.)

Don't miss out on easy money in your account—and the best part? There is no limit to how many people you can refer!

Earn Up to \$100* per Referral with PAFCU!

It's a win-win: You and your friend or family member will each receive \$50 when they open a savings account with us. Want to double your reward? You'll both get another \$50 when they add a checking account and debit card! Help grow our local Polish community credit union while earning extra money. No referral limits apply—start sharing today!

Learn more:

mypafcu.com/referrals



*To earn the bonus, referred member must open a new Savings Account. Checking account requires eight debit card transactions (non-PIN) within first 3 months of account opening. The bonus may be taxable as interest income. A \$50 or \$100 bonus will be paid after 90 days and after the requirements are met. Must not have closed a PAFCU membership since June 1, 2020.

EXCITING NEWS FOR OUR HAMTRAMCK BRANCH MEMBERS!

We are thrilled to announce that renovation plans are officially underway for our Hamtramck location! We'll be modernizing our branch lobby to create a warm, contemporary, and welcoming space designed to make your banking experience better than ever.

When work begins to transform the space, we kindly ask for your patience and ask that you pardon our dust during the construction period. We can't wait to share the final look with you—stay tuned for further progress updates!

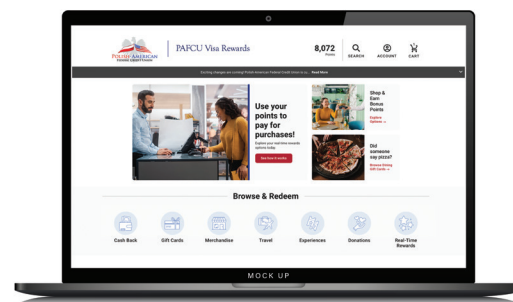
SHOP FOR HOLIDAYS AND EARN MORE ON EVERY PURCHASE

If you haven't gotten our PAFCU Visa® Platinum Preferred Credit Card* now is the perfect time, so you can earn more while you shop. From small daily errands to larger holiday expenses, our rewards program ensures you earn points with every single transaction.

Make yourself familiar with all the options that our PAFCU Visa® Platinum Preferred Credit Card offers.

Learn more at:

mypafcu.com/visa-platinum-preferred



*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.

BRANCH LOCATIONS:

2889 East Maple Rd.
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 Credit 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:

10.12 - Monday, Columbus Day (Closed)
11.11 - Wednesday, Veterans Day (Closed)
11.26 - Thursday, Thanksgiving (Closed)
12.12 - Santa Visits Troy (10am - 1pm)
12.19 - Santa Visits Hamtramck (10am - 1pm)
12.24 - Christmas Eve (Closing 1pm)
12.25 - Friday, Christmas Day (Closed)
12.31 - Thursday, New Year's Day (Closing 1pm)
01.01 - Friday New Year's Day (Closed)

See local Polish events: mypafcu.com/calendar

Insured by NCUA. Equal Housing Lender.