



Wrap Up Savings This Christmas with a PAFCU Visa Card!

As the holiday season approaches, the joy of gift-giving can sometimes be overshadowed by the stress of holiday shopping costs. But with the PAFCU Visa card, there's no need to worry. You can enjoy an interest rate as low as 6.90% APR*, far below the national average of 20.13% (according to Bankrate.com). This means you can start your holiday shopping with confidence—without the added financial strain.

And it gets even better. If you're carrying high-interest credit card balances, you can transfer them to your PAFCU Visa with no transfer fees, helping you save even more.

But that's not all. With every purchase, you'll earn reward points—one point for every dollar spent. These points can be redeemed for a wide range of rewards, from cash and gas discounts to electronics, travel, and home furnishings. Plus, you can use your points to pay down your balance, turning your rewards into immediate savings.

This holiday season, let us help you make your spending easier and more rewarding. Apply for your PAFCU Visa card today and start saving money while earning rewards with the PAFCU Platinum Preferred Visa!

Interest Rates Set to Drop: What Borrowers and Savers Need to Know

As this is being written, there is much anticipation that the Federal Reserve will reduce the "federal funds" rate at their September meeting. Historically, changes to this rate are mirrored in the Prime Rate which financial institutions use as an index on many loans.

For borrowers this is welcome news. A one-quarter percent reduction in the fed funds rate means a one-quarter percent reduction in the Prime rate.

For savers, this is not welcome news. As interest rates decline, financial institutions must make adjustments to the rates they pay to their depositors to maintain a profit margin. There is also anticipation that rates will continue to fall at subsequent Federal Reserve Board meetings set for October and December. If you're looking to invest some of your money you may be well advised to act sooner than later.

CELEBRATE POLISH AMERICAN HERITAGE MONTH: EMBRACE THE CULTURE AND TRADITIONS

October is Polish American Heritage Month, a time to honor the rich history, contributions, and culture of Polish Americans. Here are a few suggestions to help you observe this special month:

Dine at the Wawel Restaurant in the American Polish Cultural Center. Whether lunch or dinner, they serve the best Polish dishes, just like the ones Babcia makes.

Shop for the best Polish meats, cakes, candies and other delicacies at the Polish Market across the street from our Credit Union.

Visit the National Polish American Sports Hall of Fame at the American Polish Cultural Center. It's free!

Stop In at The Polish Art Center in Hamtramck, a "Polish Store and Treasury of Polish Heritage"

Attend a Polish mass at the Our Lady of Czestochowa Catholic church in Sterling Heights.

Enjoy the Polish Soup Festival at St. Florian Parish on October 19, 2025.

Get involved in your community, celebrate your heritage, or simply enjoy the beauty of Polish traditions this October!



REPORT A LOST OR STOLEN CARD:

Visa Card:	9AM–5PM EST Mon–Fri	(800) 828-3901
	After 5PM/On weekends	(800) 991-4961
Debit Card:	Toll free within the U.S.	(888) 241-2510
	Outside the U.S.	(909) 941-1398

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

TROY BRANCH HOURS:

Mon–Thu 9:30 AM – 5 PM
Fri 9:30 AM – 6 PM
Sat 9:30 AM – 1 PM

Our ATMs and website are available to conduct business outside of branch hours.

HAMTRAMCK BRANCH HOURS:

Mon 9:30 AM – 5 PM
Tue 9:30 AM – 5 PM
Wed 9:30 AM – 1:30 PM
Thu 9:30 AM – 1:30 PM
Fri 9:30 AM – 6 PM
Sat 9:30 AM – 1 PM

CELEBRATE INTERNATIONAL CREDIT UNION DAY OCTOBER 16 AND WIN!



COOPERATION FOR A PROSPEROUS WORLD

We invite all of our members to stop into one of our branches on Thursday, October 16 to help us celebrate International Credit Union Day. In addition to treating yourself to a tasty snack, submit your entry to win a pair of tickets to "Polish Night With The Stars (Polska Noc z Gwiazdami)" at the American Polish Cultural Center on November 15 th . Two sets of two tickets will be awarded to two lucky members.

ONE DAY IN PAFCU HISTORY

On December 8 th , 1975, John Nowak, Edmund Kapsa, Marian Ladak, Bogdan Bereznicki, Charlotte Matkowski, Kazimierz Olejarczyk, Walter Zmurkiewicz and Mitchell Odrobina signed the Organization Certificate for submission to the National Credit Union Administration. This was the first formal step in the formation of the Polish American Congress of Michigan Federal Credit Union.

Our name may have changed but not our commitment to providing the best possible financial services to Metropolitan Detroit's Polonia.

UPCOMING CLOSINGS:

- October 13 – Columbus Day
- November 11 – Veteran's Day
- Thanksgiving Day – November 27
- December 24 – Christmas Eve (Open until 1:00)
- December 25 – Christmas Day
- December 31 – New Year's Eve (Open until 1:00)

SAVE THE DATES IN 2026:

- April 18 – PAFCU's 50th Annual Membership Meeting
- April 25 – PAFCU's 50 th Anniversary Celebration