

MONEY MATTERS

APRIL 2018



Looking for a New Vehicle? Did You Buy a Car but Hate the Payment? Bring Your Loan to Us and Save Money!

Did you finance a vehicle somewhere else with a high rate? Let us refinance that loan and you'll reduce your monthly payment! You'll also receive the cash back reward!

Compare the Cost of a \$20,000 Vehicle Loan

PAFCU	vs.	Banks
2.69% Polish-American FCU APR		4.31% National Banking Average APR
\$357 Monthly Payment		\$371 Monthly Payment
Savings of \$840		

Payments show the cost of a loan with a 60-month term.
APR = Annual Percentage Rate. Rates are determined by each member's creditworthiness.
Loyalty discount (.25%) included above.

Finance with us and
Earn ^{up} to \$100 Cash Back!
Rates as low as **1.99%** APR*

Here's what you'll earn for financing your vehicle with us:

Loan Amount	Cash Back
\$1,000 - \$5,000	\$25
\$5,001 - \$10,000	\$50
\$10,001 - \$20,000	\$75
\$20,001 or More	\$100

Offer expires May 31, 2018.

Think of PAFCU First for Your Mortgage Needs!



If you're in the market to buy a new home, it's a great time to let our mortgage professionals help you!

Applying for a mortgage can be stressful, especially for first-time home buyers. We'll take all the time you need to discuss your questions and offer our best advice.

Of course, our rates are very competitive. We also feature low closing costs and do not require an escrow account!

The first step is to come in and chat. Once qualified, we'll give you the power of a pre-approval so you don't lose out against other bidders!

Please stop by one of our branches or call for an appointment – Hamtramck (313) 365-1000 or Troy (248) 619-0440.

NMLS #479575

PAFCU Annual Meeting

April 19

The 42nd Annual Membership Meeting will take place Thursday, April 19, 2018, at the American Polish Cultural Center in Troy. Registration begins at 5:30 p.m.

Four Board of Director vacancies will be filled at the meeting. The credit union's Nominating Committee has submitted the names of the following individuals for election to the Board of Directors: Stefan Kobylecki, Zdzislaw Miloboszewski, Adam Pomichowski, and Adam Rusinowski.

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

Student Loan Stress? We can help!

Making an Educated Loan Decision

When you have exhausted all other sources of financial aid such as scholarships, grants, and federal loans, we can help. Our Student Choice education solution provides your family a better way to pay for college with your best interests in mind.

You'll find our Student Choice line of credit offers lower rates, flexible repayment options, and educational support to help your student make wise financial decisions – now and in the future.

For more information about the financial education tools available to our members and borrowers, please visit www.mypafcu.studentchoice.org today!



Refer a
New
Member
to PAFCU
and
Earn
up
to **\$50!**



Traveling Soon?

Let Us Know

If you have travel plans to leave the area and will carry our debit card or VISA Credit Card, please contact the credit union before you go.

For your protection, the transaction may not be processed if our system detects something unusual. However, we can unblock your card(s) so you'll be free to use your card whenever and wherever you go.

Holiday Closings

Memorial Day - Monday, May 28

Independence Day - Wednesday, July 4

Members may still access their accounts online through home or mobile banking or at a CO-OP Network ATM.

To report a lost or stolen card

Visa Card:

9a.m. - 5p.m. EST Mon - Fri - 1-800-828-3901

After 5 p.m./on weekends - 1-800-991-4961

Debit card:

Toll free within the U.S. - 1-888-241-2510

Outside the U.S./Collect Calls - 1-909-941-1398

Write to Polish-American FCU Board of Directors: 2889 E. Maple Rd., Troy, MI 48083



www.mypafcu.com
www.uniakredytowa.com

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

All branches are open:
Monday – Thursday 9:30 a.m. – 5 p.m.
Friday 9:30 a.m. – 6 p.m.
Saturday 9:30 a.m. – 1 p.m.

Please use our convenient ATMs or website to conduct your credit union business when we are closed.



Federally insured
by the NCUA

