



Money Matters

October 2018

Give the Gift of Membership to the Credit Union

It's always better to give than to receive. However, we're giving members the chance to do both when they refer a new member to Polish-American Federal Credit Union!

Here's how it works:

Refer a family member or friend to join the credit union. You and the new member will earn up to \$50 each! And there's no limit to the number of people you refer!

You'll both earn \$25 if the new member opens a savings account only. That \$25 grows to \$50 if the new member also signs up for a checking account and performs at least six debit card transaction in each of the first three months.

Be sure your family member or qualified friend mentions your name when they apply. This offer can expire at any time so be sure to spread the good news soon!

Your Christmas budget will thank you.

Save Money, Earn Rewards While Christmas Shopping!



Our Visa Credit Card Is Among the Best Around!

Plus, our members receive reward points with every purchase!

Are you carrying a balance with a higher-rate card? Transfer your balance to us and save – plus we won't charge a transfer fee!

Apply before the holidays! Call us or apply online at www.mypafcu.com.

Savings shown above are based on minimum monthly payment due. The national average credit card APR is comprised of 100 of the most popular credit cards in the country, including cards from dozens of leading U.S. issuers. (Introductory, or teaser, rates are not included in the calculation.) Source: Creditcards.com

Interest saved on \$5,000 balance over three years:

\$792

6.90% APR

16.14% APR

PAFCU Visa Platinum Preferred Card

National Average Credit Card

Receive a **FUEL CARD** Worth Up To **\$100**

With Your Auto Loan*

Rates

As Low As

2.74% APR*

Fuel Card Amount

\$1,000 to \$5,000 loan earns **\$25**

\$5,001 to \$10,000 loan earns **\$50**

\$10,001 to \$20,000 loan earns **\$75**

\$20,001 and above loan earns **\$100**

*Value of gas card determined by loan amount. APR = Annual Percentage Rate. Rate includes .25% qualified discount. Rate determined by member's creditworthiness. Offer ends November 30, 2018.



Certificate Savings Rates Have Jumped!

Term	Minimum Amt.	Rate	Rate As High As
1 Year	\$500.00	0.75%	1.55%
2 Year	\$500.00	1.00%	1.80%
3 Year	\$500.00	1.20%	2.00%
4 Year	\$500.00	1.30%	2.10%
5 Year	\$500.00	1.50%	2.30%

* APY = Annual Percentage Yield. Members with an active PAFCU checking account, active debit card, consumer loan (not mortgage), and/or active PAFCU Visa Card are eligible for a higher yield. Rates are as of 9/19/2018 and are subject to change.

Make Your Christmas Extra Merry!

Personal Loans

4.90%
APR
Up to 24 months

6.90%
APR
Up to 48 months

Members may borrow \$1,000 up to \$5,000. *APR = Annual Percentage Rate. Rates are determined by member's creditworthiness. Rates above include .25% qualified discount. Offer ends December 31, 2018.

We Reward Children with "A's"

Whenever your child or grandchild receives an "A" on their school report card, bring them in to the credit union! We'll deposit \$2 in their account for each "A".

If your child isn't a member yet, please have them visit us. You'll receive a \$10 referral reward, and the child will take home a fun welcome gift! More importantly, they'll begin to learn at an early age how important it is to be wise with their money.

Please refer to our website for complete rules regarding our "A" rewards.



Traveling Soon?

Let Us Know

If you're planning to leave the area anytime soon and will carry our debit card or VISA Credit Card, please contact the credit union beforehand.

We can unblock your card(s) so you'll be free to use the card whenever and wherever you go. If you don't notify us, the transaction may not be processed if our system detects something unusual.

Holiday Closings

The credit union will be closed for the following holidays:

Columbus Day: Monday, October 8

Veterans Day: Monday, November 12

Thanksgiving Day: Thursday, November 22

Christmas Eve (after 1 p.m.): Monday, December 24

Christmas: Tuesday, December 25

New Years Eve (after 1 p.m.): Monday, December 31

New Years Day: Tuesday, January 1

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

