

First Class

Spring 2017

THE NEWSLETTER OF PEOPLE'S ALLIANCE FEDERAL CREDIT UNION

Dates to Remember



Scholarships Apply until June 30 at pafcu.org

Vacation Loans May 1 – July 31

Enterprise Car Sale in Hauppauge 8:30 a.m. – 2:00 p.m. Saturday, May 13

> Mother's Day Sunday, May 14

Annual Meeting Thursday, May 18

Memorial Day

Monday, May 29 All PAFCU offices closed ATM, Tel-Me and Website services available.

> Senior Day in Hauppauge Tuesday, June 13

Need Time Away? We Have Vacation Loans

As the days get longer and the weather gets warmer, happy thoughts of summer vacations fill our minds - the salty sea air, the smell of suntan lotion, happy children frolicking in the sand, warm nights under the palm trees, the feeling of pure and simple relaxation. However, for many consumers, times are tight and a vacation might seem like a luxury. Luckily, PAFCU is here to help with a Vacation Loan. A vacation loan lets you set a budget and makes it easier to stick to it. Apply online at pafcu.org.

Maximum Amount: \$5,000

Term: Up to Two Years

Dates Offered: May 1 until July 31, 2017

Rate: 7.99%*



*Annual percentage rate is the lowest rate offered to applicants with direct deposit of net pay and a checking account. Applicants who are not approved at this rate may be offered credit at a higher rate. All loan requests and rates are subject to credit approval. This offer cannot be combined with any other offer.

PAFCU Scholarships

People's Alliance Federal Credit Union will once again be providing five graduating high school seniors \$1,000 each to put toward the cost of tuition for college.* All members in good standing can enter themselves, their children, grandchildren, brothers and sisters. Each person entered must be graduating high school in 2017 and plan to enter an accredited college or university this year.

Winners will be chosen in a random drawing. All winners will be notified by telephone and announced in our First Class newsletter. Apply by June 30, 2017 at pafcu.org.

*PAFCU employees, volunteers and their family members are not eligible.

Already Bought A New Vehicle - But Looking to Save Money?

Life doesn't always give you a second chance, so when one comes around, grab it! If you have a high-interest rate vehicle loan from a dealer or another financial institution, make People's Alliance your next stop. Just bring in your paperwork. Chances are we can refinance your



loan at a lower rate. Plus, we're offering a 1% rebate* when you transfer your auto loan from another financial institution!

Who doesn't need some extra money each month? That's money you can sock away in savings, pay off a credit card bill or use for whatever you like. In addition, with the convenience of payroll deduction or automatic transfer, you can put your new "lower" loan payment on autopilot.

Don't delay. The sooner you refinance your vehicle loan, the more money you'll save. Contact the credit union and talk to one of our friendly loan specialists about a vehicle loan.

* This offer does not include real estate secured, credit card and line of credit loans. Additional terms and conditions may apply. Rebate up to \$250.



A Message from the President

Now that winter is fading away, it's time for a little spring cleaning. Let your friends at PAFCU help. We can shake the dust off your financial burdens and brighten your future with excellent savings opportunities. When you save at PAFCU you can be sure you'll get the best rates and the best products for your hard-earned money.

And speaking of savings, April is National Credit Union Youth Month, an annual event sponsored by the Credit Union National Association (CUNA). The purpose of Youth Month is to teach our young members the benefits of saving for their future and provide suggestions on how to stash their cash. PAFCU is gearing up to celebrate Youth Month with lobby days, prizes for opening youth accounts, plus the chance to enter a raffle and win \$50.00. Please visit any of our 9 branches to participate.

Keeping in line with the topic of saving, I would like to let you in on a great new product PAFCU is offering. It's called the Lucky Savers Program. It's actually a 12-Month Building Share certificate, however, this is no ordinary certificate! With Lucky Savers, members are eligible to win monthly and quarterly cash prizes. Yes-cash! All you have to do is open up a Lucky Savers certificate with a minimum deposit of \$25.00 and build your savings with minimum deposits of \$25.00. Every time you make a deposit of \$25.00, you are entered in a drawing to win, giving you up to 10 chances every month. Not only do you get a chance to save, but you get a chance to earn even more. You can't beat that!

As you know, April 15th is right around the corner: the official day to submit your income taxes. For those of you receiving a tax return, it might be a great time to put aside a portion of your returns and invest in a Lucky Savers Certificate or perhaps a long-term high-interest certificate. We have plenty of options for you to choose from. Please come in and speak to one of our member services representatives and see what works best for you.

I would also like to remind you that PAFCU will once again hold our annual scholarship contest to help offset some of those college expenses. Please check our website for details on how to enter that special student in your life. Five lucky winners will be chosen at random for a chance to win \$1000.00.

Thank you once again for your continued support. We wouldn't be PAFCU without U. I will leave you with an interesting quote from Ezra Taft Benson.

"Do not leave yourself or your family unprotected against financial storms... Build up savings."

Most Sincerely,

Carol A. Allen, President/CEO

PAFCU's Annual Meeting

PAFCU's Annual Meeting will be held on Thursday, May 18 at 5:00 p.m. at the Main office in Hauppauge. All Members are welcome.

Current Loan Rates

Loan Type	Term	APR
Signature (Unsecured)/Debt Consolidation	1-3 years 4-5 years	9.99%* 10.99%*
New Vehicle	1-5 years 6 years (over \$15,000) 7 years (over \$25,000)	1.74%* 1.99%* 3.24%*
Used Vehicle	1-5 years 6 years (over \$15,000) 7 years (over \$25,000)	2.19%* 2.19%* 3.99%*
Visa Gold †	open	10.9%*
Visa Platinum †	open	9.9%*

^{*} The above annual percentage rates (APR) are the lowest rates offered to applicants with direct deposit of net pay and a checking account. Applicants who are not approved at this rate may be offered credit at a higher rate and/or different terms. All loan requests and rates are subject to credit approval. Rates and terms are subject to change.

All rates and terms offered are effective March 31, 2017 and are subject to change without notice.

Additional terms and conditions may apply.

For a full listing of our loan and mortgage rates and to apply visit www.pafcu.org or call 631-434-3500 option 1

Dividend Update

Regular Share & Club Accounts

.15% Annual Percentage Yield

.15% Dividend Rate

IRA Share Accounts

.22% Annual Percentage Yield

.22% Dividend Rate

Golden Checking, Checking Plus & Escrow

.05% Annual Percentage Yield

.05% Dividend Rate

The Board of Directors has announced a declaration of these dividends to be paid on individual member's eligible balances for the quarter ending March 31, 2017.

Planning a trip soon? Let Us Know Your Plans Before You Leave!

Avoid card interruptions while traveling by letting us know your travel dates prior to your trip by calling (631) 434-3500 option 4. Our fraud detection system looks for unusual or suspicious transactions that fall outside your normal pattern of card usage. If you let us know you're traveling, we will know it's you using your card and not someone else. Safe and happy travels!

Current and previous year models.

[†]Six (6) month introductory rate of 4.00%.

Teen Scene

How To Get (And Keep) Control Of Your Money



Does life ever feel a little bit crazy, like a roller coaster ride? Being a teenager can be tough. You're trying to assert your independence while still relying on your parents. You're trying to make your own decisions about important things affecting your life but deep down

you really need that input from Mom and Dad. This might lead to frustration and disagreements. It's likely that part of this "out-of-control" feeling is stemming from money-related issues.

Maybe you have a part-time job but are spending more than you're saving. Perhaps you want to save more but aren't quite sure how to go about that. Your parents want to help but you want to manage your own cash. Well, it's time to get control of your money and your credit union can teach you how!

Believe it or not, it just takes some sound advice, a few simple strategies, and some good old determination to get and keep control of your financial situation. And by getting started now, you'll be in great shape for the future.

Here are Surefire Ways to Become a Budget Master:

- Track spending vs income. If there is more going out than coming in, you can either eliminate certain expenses or find ways to earn more money.
- Create a realistic budget. You
 can put a budget in place that
 will help you recover from poor
 spending habits and get you
 where you want to be in terms
 of saving.



- Distinguish between wants and needs. What are necessities and what can you live without? Cut back and save more!
- Set goals for saving. Figure out important, often big-ticket expenses that
 might be coming up, like college or a car. If you plan ahead and know
 these are looming, you can cut out wasteful spending to have the money
 for them when you need it.
- Say "no" to whimsical spending. Focus your time and energy on learning how to save rather than spend by avoiding places and people that might tempt you to buy stuff you don't need. You'll start seeing the money in your savings account grow.
- Reward yourself. If you've been sticking to your budget, it is ok to splurge on something you love once in a while. A special treat will often give you the momentum to keep going on the right track!

On The

Don't Miss Senior Day On Tuesday, June 13!

All PAFCU members age 55 and older are invited to join us for our Annual Senior Day on Tuesday, June 13 from 9:00 a.m. until 12:30 p.m.

We will have informative speakers, raffle prizes and a complimentary breakfast will be served. Seating is limited. Call (631) 434-3500, extension 266 to reserve your seat by Friday, June 9. (If you require special dietary needs, please let us know when you respond.)

Teaching Your Kids To Save

As a parent, you want your kids to learn all of the things they need to know to succeed in life. You make sure they do their homework, get some exercise, and spend quality time with friends



and family. But one of the most important life lessons you can teach them is how to save money. Here are three tips to help you help your kids down the path to future financial security:

- 1. Lead by example. Explain how you save money for future needs: retirement, vacations, emergencies.
- 2. Reward savings with a match. When your kids get money as a gift or for doing extra chores, deposit a portion of it in their PAFCU savings account, match all or a percentage of that amount. So, for example, if your son receives \$50 as a birthday gift and puts \$20 in his savings account, you could add \$10 or \$20 as a bonus and incentive to save more in the future.
- 3. Save as a family for a goal. Let's say you are planning a trip to Disney World. As a family, determine how much you will need for this vacation. Have your kids decorate a box or a jar with pictures of the Magic Kingdom and the total amount you will need to save. Then each week, everyone contributes to the fund by putting money in the container even small change can add up. The key is to show the benefits of regular contributions. When the container is full, count the money together, and then deposit it into a specially designated savings fund at the credit union. Have the kids draw a thermometer to show your progress towards the goal; each time you make a deposit, mark it accordingly.

Moving On Up? Keep Us Up-To-Date!

Along with bright flowers and blue skies, this spring may be bringing with it a move for you and your family. If you're relocating, don't forget to let us know. It's important for People's Alliance to always have your current info in order to keep you safe, secure, and informed. From monthly statements to newsletters and notices, we want to be sure you're receiving all current People's Alliance correspondence. Always let us know about changes to your mailing address, phone numbers, and email address.

For security purposes, be sure to submit to us a change of address form. If you have questions, require further information, or need to obtain the necessary forms, please visit pafcu.org or contact any PAFCU office. Best of luck with your upcoming move!

En Español

PAFCU ofrece becas

La cooperativa de ahorro y crédito *People's Alliance Federal Credit Union*, una vez más, otorgará becas a cinco estudiantes de \$1000 a estudiantes de último año de la escuela secundaria para gastos de matrícula para estudios universitarios.* Todos los miembros de la cooperativa que estén al día en pagos, pueden solicitar la beca para ellos mismos, sus hijos, nietos, hermanos y hermanas. La persona que solicite estas becas debe estar graduándose de la escuela superior durante el 2017 y debe estar planeando ingresar, este año, a una Institución de estudios superiores acreditados, o a una Universidad.

Los ganadores se seleccionaran al azar por medio de un sorteo. Se notificará a los ganadores telefónicamente y se anunciara en nuestro boletín *First Class* newsletter. La última fecha para solicitar es el 30 de junio, 2017. Usted puede solicitar en la siguiente dirección: www.pafcu.org.

*Los empleados de PAFCU voluntarios y sus familias no son elegibles.

¿Necesita alejarse para poder descansar? Ofrecemos préstamos para pasar vacaciones

Si usted piensa que unas vacaciones son un lujo, piénselo nuevamente. Para poder dar mejor rendimiento, unas

vacaciones pueden ser necesarias. La oficina de Recursos

Humanos y los profesionales de las ciencias de la salud aconsejan que, entre otros beneficios, tomar unas vacaciones aumenta el rendimiento en el trabajo, ayuda a prevenir el agotamiento, aumenta la creatividad, reduce el estrés, promueve el bienestar y nos permite disfrutar de mejor salud. Con una excelente tasa de interés para préstamos de vacaciones de PAFCU, usted no obtendrá esos efectos positivos sin tener que gastar más de la cuenta durante su viaje. Este préstamo le permite hacer un presupuesto para los días en que esté viajando y, por lo tanto, hace más fácil crear y mantener un presupuesto para sus vacaciones.

Cantidad máxima: \$5,000 Termino: Hasta por dos años Fechas ofrecidas: 1 de mayo hasta el 31 de julio, 2017 Tasa de interés anual: 7.99%*

*El porcentaje de la tasa anual es la más baja que se ofrece a los solicitantes que tienen depósito directo a la cuenta corriente. A los solicitantes que no se les apruebe esta tasa de interés se les podría ofrecer a una tasa de interés más alta. Todos los préstamos solicitados están sujetos a la aprobación del crédito. Esta oferta no se puede combinar con ninguna otra oferta.

Aquí le ofrecemos una segunda oportunidad de refinanciar su automóvil en PAFCU

La vida no siempre le da una segunda oportunidad, así que cuando una oportunidad llega, ¡tómela! Si usted tiene un préstamo de automóvil con una tasa de interés de un concesionario o de otra institución financiera, visite *People's Alliance*. Solamente traiga su documentación. Puede



No espere: ¡Hágalo

ya! ¡Esta oferta es

válida a partir del

1 de mayo hasta el

31 de julio!

ser que nosotros podamos refinanciar su préstamo por uno con una tasa de crédito más baja. Además, ¡estamos ofreciendo un 1% de reembolso* cuando usted transfiere el préstamo de su automóvil de otra institución financiera!

¿Quién no necesita dinero extra cada mes? Ese dinero usted lo puede poner en una cuenta de ahorro, pagar una cuenta de la tarjeta de crédito o usarlo como usted desee. Además, con la conveniencia de deducción o transferencia automática directa, usted puede dejar que su nuevo pago "reducido" se maneje automáticamente. No tarde. Entre más rápido haga la refinanciación de su automóvil, más dinero ahorrará. Comuníquese con la *Caja de Ahorro y Crédito* y hable con uno de nuestros amables especialistas sobre una segunda oportunidad de préstamo para auto.

* Esta oferta no incluye finca raíz asegurada, tarjeta de crédito y una línea de préstamo sobre crédito. Algunos términos adicionales y condiciones pueden ser aplicados. Reembolso hasta de \$250.

¿Recibió un reembolso sobre impuestos en 2017?

Recibió un reembolso sobre impuestos y se pregunta ¿qué hacer con este dinero extra? Aquí tiene algunas sugerencias sobre cómo invertir el dinero de reembolso sobre impuestos:

• Adquiera un Certificado de Acciones en *People's Alliance*. Los términos van de 3 meses a 5 años con un saldo mínimo de \$500.

Establezca un fondo para emergencias o, si ya tiene uno, usted puede invertir en una *Cuenta Individual de Jubilación* (IRS) y en caso de tener una, usted puede depositar una contribución a su cuenta de (IRS) para el año 2017.

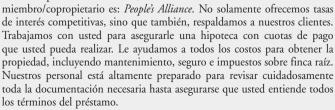
- Pague su deuda de tarjeta de crédito.
- Invierta en usted mismo matriculándose en una clase que le permita desarrollar conocimientos o destrezas para un mejor empeño en su empleo, o piense en tomar clases, que le ayuden a relajarse y manejar mejor el estrés, por ejemplo, clases como: culinaria, artesanías, fotografía. Si usted disfruta haciendo ejercicio, entonces, considere matricularse en un gimnasio.
- Lleve a cabo las cosas que ha tenido que dejar de hacer por falta de dinero. Probablemente la visita al odontólogo, al optómetra, llevar su mascota al veterinario, etc.
- Haga un pago adicional a la hipoteca de su casa, o haga una amortización al monto principal o al capital de la hipoteca.

¿Planea un viaje pronto? ¡Déjenos saber sus planes antes de emprender su viaje!

Evite problemas de interrupción de servicio mientras viaja comunicándose con nosotros para dejarnos saber las fechas de sus viajes llamando al (631) 434-3500 opción 4. Nuestro sistema de detección busca transacciones sospechosas o inusuales diferentes al uso normal de su tarjeta. Si usted nos informa que va a viajar, nosotros sabremos que es usted el que está usando la tarjeta y no otra persona. ¡Le deseamos un viaje feliz y seguro!

Usted puede tener plena confianza en nuestros préstamos para vivienda

Una de las lecciones que hemos aprendido a partir de la *Gran Recesión Económica* es: No todas las instituciones que ofrecen los préstamos para hipoteca favorecen a los clientes. Por esta razón, usted querrá visitar nuestras oficinas, porque para nosotros usted no es simplemente un cliente, usted es un



Comprar una vivienda es la inversión más grande que usted hará en su vida. De allí que contar con un socio de confianza, como es *People's Alliance*, también le garantiza, que le ayudaremos a tomar la decisión más acertada. Así que ¡llámenos! Usted sabe que estamos de su lado.

Keep Up-To-Date: Visit Our Website

Shopping for a new car and looking for our latest loan rates? Got some cash to stash in a share certificate and wondering about rates and terms? Need to know when

pafcu.org

the office opens? Or how late it is open? Those answers and much more are just a few keystrokes and mouse clicks away when you visit pafcu.org. And we're virtually always here for you.

You can visit us online for all of your personal banking needs plus valuable information related to your finances including:

- Current products, services and promotions
- Financial literacy and education resources and links
- Current rates
- Online financial management tips and tools like calculators, graphs, and charts
- Credit union news and press releases
- Upcoming credit union events and seminars
- Our branch and ATM locations
- Holiday closings and other updates

You can also go online to complete many transactions easily and quickly, including:

- Transferring funds between your accounts at PAFCU or transfer funds to accounts at other financial institutions
- View up-to-the-minute account balances, check images and transaction history
- Track your expenses, create budgets and set goals with trends
- · Apply for a loan
- Make loan payments
- Pay all your bills online with Bill Payer or send money to your family and friends by text message or email with Popmoney®.
- · Access your accounts on-the-go with mobile banking
- Export transaction history to your personal finance software
- Remote Deposit Capture

Simply log on to your PC, laptop, tablet, or other mobile device, and get plugged into the latest at People's Alliance via pafcu.org. With just a few clicks or swipes, you'll have your credit union at your fingertips. Or download our Mobile App in our phone's applications store today!



Round Up Your Savings With A CU Vehicle Loan



Yee-haw! It's springtime, and that's the perfect time to mosey on into People's Alliance and lasso some rootin' tootin' savings on your next vehicle loan.

At PAFCU, we know that buying and maintaining a car or truck can end up costing a pretty penny. From the sticker price to financing and insurance to gas, inspection, and unforeseen repairs, vehicle expenses can add up quickly. We want to help our members finance their new set of wheels while saving as much dinero as possible. And before you go to a dealer, visit pafcu.org and click on Everything Automotive to do all your research, virtual test drives and find the dealer that's right for you!

With your credit union backing you up when you buy your next vehicle, you'll benefit from more bargaining power, lower rates, fast approvals, and quick turnarounds, plus:

- Up to 100% financing of the vehicle's value plus tax, title and tags
- Option for pre-approval
- No monthly fees or prepayment penalties
- Easy, convenient application process at pafcu.org
- Loan Payment Protection/Insurance
- Personalized member service
- GAP Insurance
- Extended Warranty Protection

Don't get caught up dueling with banks and dealerships in the wild west of vehicle financing. Trust your compadres at PAFCU to help you round up the ultimate savings on your vehicle loan. Stop in any branch today or check out pafcu.org for current rates and details.

Youth Share Certificate - For members birth-12 years old

With rates .25% higher than traditional share certificates, a youth share certificate is a great way to teach your children to save! There is a minimum balance of only \$200 and a maximum of \$1000 for a one-year term. Start your children off to a secure financial future.

Young Adult Share Certificate - For members 13-25 years old

With rates .25% higher than traditional share certificates, you only need a minimum of \$200 and a maximum balance of \$4,000 for a one-year term. Plus money can be added at any time!

PAFCU Branches and ATMs

Administration 125 Wireless Blvd.

Hauppauge, NY 11788 (631) 434-3500 (631) 434-6652 (fax)

8:30 a.m. - 4:00 p.m. M-W 8:30 a.m. - 6:00 p.m. Th-F* 8:30 a.m. - 2:00 pm Sat**

Drive-Up

8:00 a.m. - 3:30 p.m. M-W 8:00 a.m. - 5:30 p.m. Th-F 8:30 a.m. - 1:30 p.m. Sat ATM Available 24 Hours a Day

Brooklyn

69 Atlantic Ave. 8:30 a.m. - 4:00 p.m. M-W Brooklyn, NY 11201 10:30 a.m. - 6:00 p.m. Th* (718) 797-2988 8:30 a.m. - 4:00 p.m. Fri (718) 797-3233 (fax) Closed Sat

ATM Available 24 Hours a Day

67 Hanson Place Brooklyn, NY 11217 (718) 643-4506 (718) 643-8251 (fax)

Closed M 8:30 a.m. - 4:00 p.m. Tues 9:30 a.m. - 5:00 p.m. W* 9:30 a.m. - 7:00 p.m. Th* 9:30 a.m. - 5:00 p.m. Fri* 9:30 a.m. - 3:00 p.m. Sat**

Jamaica/Allen

The Greater Allen Cathedral of New York 8:30 a.m. - 4:00 p.m. Tues-W 110-31 Merrick Blvd. 8:30 a.m. - 5:00 p.m. Th* Jamaica, NY 11433 8:30 a.m. - 6:00 p.m. Fri* (718) 206-4600 x3037 (718) 657-0164 (fax) 8:00 a.m. - 12:30 p.m. Sun**

Drop Box/Depository Available during Cathedral business hours

JFK Airport

Building #14 8:30 a.m. - 4:00 p.m. M-Th
West Wing, Room 4A 8:30 a.m. - 6:00 p.m. Fri*
Jamaica, NY 11430 8:30 a.m. - 2:00 p.m. Sat**
(718) 656-1774 ATM Available 24 Hours a Day
(718) 656-1776 (fax) on the first floor

Miami

 5757 Blue Lagoon Drive
 8:30 a.m. - 4:00 p.m. M-Tues

 Suite 100
 Closed W

 Miami, FL 33126
 8:30 a.m. - 4:30 p.m. Th

 (888) 268-2768
 8:30 a.m. - 6:00 p.m. Fri*

 (305) 261-4841 (fax)
 8:30 a.m. - 2:00 p.m. Sat**

 ATM Available 24 Hours a Day

Ronkonkoma

3125 Veterans Memorial Hwy.
Ronkonkoma, NY 11779
(631) 580-3702
(631) 580-3749 (fax)
8:30 a.m. - 4:00 p.m. M-Th
8:30 a.m. - 6:00 p.m. Fri*
8:30 a.m. - 2:00 p.m. Sat**
ATM Available 24 Hours a Day

Westbury

 1600 Stewart Ave.
 8:30 a.m. - 4:00 p.m. M-Th

 Suite #101
 8:30 a.m. - 6:00 p.m. Fri*

 Westbury, NY 11590
 8:30 a.m. - 2:00 p.m. Sat**

 (516) 832-8100
 ATM Available 24 Hours a Day

 (516) 832-8120 (fax)

Yonkers

132 Tuckahoe Road 8:30 a.m. - 4:00 p.m. M-Th Yonkers, NY 10710 8:30 a.m. - 6:00 p.m. Fri* (914) 963-1370 ATM Available 24 Hours a Day (914) 963-1580 (fax)

*Walk-in business after 4:00 p.m. **Walk-in business only.

PAFCU's Routing Number: 226076135

CO-OP Network® ATM Access Entitles members to surcharge-free access to ATMs throughout the U.S. including most 7-Eleven® stores.







125 Wireless Blvd. Hauppauge, NY 11788 PRSRT. STD.
US POSTAGE
PAID
HICKSVILLE, NY
PERMIT NO. 487



1APR=Annual Percentage Rate. .50% off your approved rate with pre-approval. Approved rate will vary based on credit worthiness and terms. This rate offer is discounted by People's Alliance Federal Credit Union. Financing for qualified People's Alliance Federal Credit Union members. Offer valid only on Enterprise Car Sales vehicles purchased on 5/13/17. This offer cannot be combined with any other offer except those listed on this advertisement. 2Kelley Blue Book Trade-In Values used by Enterprise are obtained from © 2017 Kelley Blue Book Co.'s website KBB. com. Kelley Blue Book Trade-In Value is based on accurate condition rating and mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Kelley Blue Book Trade-In Value. Kelley Blue Book valuation adjustments for vehicle mileage disproportionate to the age of the vehicle may be capped by Enterprise Car Sales at 20% of the vehicle's base value. If a Kelley Blue Book Trade-In value is not available for customer's vehicle Enterprise will provide a fair and competitive value for customer's vehicle. Additional trade-in value of \$1,000 is available only on passenger vehicles and light duty trucks, with a Kelley Blue Book Trade-In Value and when a vehicle is purchased from Enterprise. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Offer only valid on one trade-in for each Enterprise vehicle purchase. Restrictions apply. For details, see an Enterprise Sales Consultant. Offer void where prohibited including AK, HI, KY, LA, MD, KJ, MM, OK, OR, SC, TX, VA and Washington, D.C. Offer valid 5/13/17. No cash advances. This offer cont be combined with any other offer except those listed on this advertisement. Used vehicles were previously part of Enterprise short-term rental, lease or other. Photo for illustration purposes only. The "e" logo, Enterprise and "Haggle-free buyi

Growing With Our Members

We Put People First, Even In Our Name!

PAFCU Board of Directors

Michael R. Gumiela, Chairman John A. Romanchek, Vice Chairman Diane Goerz, Secretary Barbara A. Mandello, Treasurer Nicholas M. Lacetera, Director Olga Lancaster, Director John Mistretta, Director

PAFCU Executive Management

Carol A. Allen, President/CEO Joanne Steigerwald, Executive Vice President Frank Kobel, Vice President Branch Operations





Website: www.pafcu.org