



First Class

THE NEWSLETTER OF PEOPLE'S ALLIANCE FEDERAL CREDIT UNION

Spring 2012

Dates to Remember



Vacation Loans

May 1 – July 31, 2012

Mother's Day

Sunday, May 13, 2012

Enterprise Car Sale in Hauppauge

Saturday, May 19, 2012

Memorial Day

Monday, May 28, 2012

All PAFCU branches closed
ATM, Tel-Me, and Website
service available.

LI Credit Union Food Drive

All of June

Father's Day

Sunday, June 17, 2012

Senior Day in Hauppauge

Tuesday, June 19, 2012

Independence Day

Wednesday, July 4, 2012

All PAFCU branches closed
ATM, Tel-Me, and Website
service available.

Long Island Ducks Game

Monday, July 16, 2012

Vacation Time: Home Or Away, Let PAFCU Help

Whether your vacation plans include exotic ports of call or just calling on friends and visits to near-by attractions, People's Alliance can help. With a PAFCU Vacation Loan, you can enjoy well-deserved time off from work knowing you won't be facing a mountain of credit card bills when you return. Apply online at www.pafcu.org.

Maximum Amount: \$5,000

Term: Up to Two Years

Dates Offered: May 1 until July 31, 2012

Rate: 8.99%*

*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.



Don't Delay,
This Offer is Valid
May 1 thru
July 31!

Long Island Credit Unions United Against Hunger

Although summer can be an exciting time for children, for many who receive free and reduced-price meals at school, summer can mean hunger. Just as learning does not end when school lets out, neither does a child's need for good nutrition.

Long Island Credit Unions, a cooperative group of 13 credit unions, continues its efforts to support Long Island's two leading hunger fighting organizations; Island Harvest and Long Island Cares, Inc. As a member of LICU, we are proud to be working in a cooperative campaign to support these much-needed organizations that feed children and adults on Long Island.

In keeping with the long-held mission of credit unions, "people helping people", we're all joining forces during the month of June to collect food and monetary donations. Look for us outside a supermarket near you on Saturday, June 2nd, as we kick-off this campaign. You may also bring food and monetary donations to any PAFCU branch June 1 - June 30. Visit www.pafcu.org for more details.

For more information about these organizations, visit their web sites at www.licares.org or www.islandharvest.org.

PAFCU Scholarships

People's Alliance Federal Credit Union will once again be providing five graduating high school seniors \$750.00 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 2012 and plan to enter an accredited college or university (excluding U.S. Service Academies) 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, 2012 at www.pafcu.org.

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



www.pafcu.org

Your Traditional Credit Union, Always There For You



A Message from the President

Spring is here! And to go along with many of the seasonal spring projects, PAFCU has an assortment of programs to help our members with their financing needs. Whether it's a major home improvement project, thoughts of a great boating season, or the need for more reliable transportation,

we're here to help make it happen. We offer competitive rates and terms to fit your needs. Our vacation loan promotion kicks off May 1st. Our annual onsite spring used auto sale will be held on Saturday, May 19th at our Hauppauge office with Enterprise Car Sales. And for those that can't make it to our sale, you can view inventory online at www.cuautodeals.com. Apply online at www.pafcu.org or contact us at (631) 434-3500, option 2 to speak to one of our representatives.

Thank you for your membership and allowing PAFCU to assist you with your financial needs.

Most Sincerely,

Carol A. Allen, *President/CEO*

PAFCU's Annual Meeting

PAFCU's Annual Meeting will be held on Thursday, May 17 at 5:00 p.m. at the Main office in Hauppauge. All Members are welcome.

Scroll On Over To Our Web Site

Next time you go online, be sure to make a stop at www.pafcu.org. We're here 24/7 with all of the latest news and announcements from People's Alliance, including any special offers. Need to stash some cash? Check out our current rates on share savings and share certificates. Shopping for new wheels? Visit PAFCU's web site to find our low loan rates and terms, then click the GrooveCar link to do your car buying homework.

In addition, be sure to sign up for our FREE e-Services, which include: Home Banking, e-Statements, Mobile and Text Message Banking*, FinanceWorks and Bill Payer**.

*Message and data rates may apply from your wireless carrier.

**To receive free Bill Payer you must pay at least one bill per month via Bill Payment Services otherwise you will incur a \$5.00 charge per month.



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)♦	1.99%* 3.24%* 3.49%*
Used Vehicle	1-5 years 6 years (over \$15,000) 7 years (over \$25,000)♦	2.99%* 3.49%* 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.

♦Current and previous year models.

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

All rates and terms offered are effective March 31, 2012 and are subject to change without notice.

Additional terms and conditions may apply.

PAFCU Offers Loans For Any Occasion.

Visit www.pafcu.org

or call (631) 434-3500

for a full listing of our great low rate loans and mortgages.

Dividend Update

Regular Share & Club Accounts

.35% Annual Percentage Yield

.35% Dividend Rate

IRA Share Accounts

.35% Annual Percentage Yield

.35% 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, 2012.

Moving? Please Let Us Know

Are your records up to date with People's Alliance? It is important that you keep all your credit union information accurate. That includes your address, phone number, and e-mail address. If you have recently moved, or are planning a move, please let us know. We want to make sure all communication and important notices from PAFCU reach you on time. For your security, change of address requests must be made in writing along with your signature. Visit www.pafcu.org, choose Change of Address Form under the Online Services menu to print and complete the form.

Teen Scene

What is it...? National Credit Union Administration (NCUA)

When you stop by People's Alliance or visit our Web site, you may have noticed the decal with the initials "NCUA" and a message about insurance. NCUA stands for the National Credit Union Administration. It's the government agency that supervises and charters federal credit unions and insures savings in federal and most state-chartered credit unions across the country through the National Credit Union Share Insurance Fund, a federal fund backed by the full faith and credit of the United States government.

NCUA provides credit union members with the equivalent of the insurance that bank customers have. Deposits in banks are insured by the Federal Deposit Insurance Corporation - FDIC. Both NCUA and FDIC provide the same level of coverage: \$250,000 for savings accounts, with an additional protection of \$250,000 for an Individual Retirement Account or Coverdell Education Account. If the credit union or bank were to go out of business, the money on deposit (up to the limits) would be safeguarded and consumers would not suffer any losses on their accounts.

Check out NCUA's consumer web site www.mycreditunion.gov for more information on insurance coverage, financial tips and more.

Youth Share Certificates

With rates .25% higher than traditional Share Certificates, what a great way to save! There is a minimum balance of \$200 and a maximum of \$1,000 with a 12-month term. Start a secure financial future today by calling or visiting your closest PAFCU office.

Float Your Boat Loan Here With Rates As Low As 4.49*

If you love being on the water, you'll love our boat loans. It's smooth sailing with our quick approvals, competitive rates, and budget-friendly terms. Whichever type of boat you're in the market for, look to PAFCU for a pre-approved loan.

Term: 1-6 years

Rate: 4.49%*

Visit www.pafcu.org for a full listing of Boat Loan terms and rates.

*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.

On The *MOVE*

Avoiding ATM Skimming

ATM fraud is becoming more prevalent with the invention of smaller computing devices. One of the methods that criminals use to access your account is ATM skimming. Skimming occurs when a device is placed into the ATM machine and interferes with typical ATM transactions. This device may be a substitute card reader inserted into the ATM or a touch screen device may take the place of the original screen. These devices all have one goal: to collect your personal banking information.

PAFCU offers these tips to help you avoid becoming a victim of ATM skimming:

- Inspect the ATM. Be on the lookout for anything that looks strange or out of the ordinary before using it, such as anything loose, crooked, or damaged, or if you notice equipment or wires out of place.
- When entering your PIN, block the keypad with your other hand to prevent possible hidden cameras from recording your number.
- Don't use an ATM that directs you to another machine with a card reader attached.
- If your card isn't returned after the transaction is completed or after hitting "cancel," immediately contact PAFCU.
- And, remember to sign onto Home Banking to review your account regularly to look for any unauthorized transactions.

If you do suspect an ATM has been tampered with, contact the financial institution that operates the ATM machine. Your security is important to us.

Turn Everyday Purchases into Cash

Did you know? You're eligible for exclusive cash back offers when using your FastChek Debit Card at the types of places you like to shop.

How it works...

1. SIGN onto Home Banking
2. CLICK to activate exclusive cash back offers at the places you like to shop.
3. SHOP online or in stores to redeem your offers by paying with your card.
4. ENJOY cash back – deposited right into your account at the end of the next month.

Visit www.pafcu.org now to start using FastChek Rewards! Don't have a FastChek Debit Card or a Checking Account? Contact us today at (631) 434-3500, option 3 to start earning rewards.



En Español

Época de vacaciones: En su hogar o fuera de su casa, permita que PAFCU le ayude.

Ya sea que sus planes de vacaciones incluyan puertos exóticos o solamente llamadas a sus amigos y visitas a sitios turísticos cercanos a su hogar, "People's Alliance" puede ayudarle. Con un préstamo para vacaciones de "People's Alliance," usted puede disfrutar, sus merecidas vacaciones, sabiendo que no tendrá que encontrar una montaña de cuentas para pagar a su regreso de las vacaciones. Solicite en nuestra dirección en la red: www.pafcu.org. Cantidad del préstamo máxima: \$5,000 Plazo de pago: Hasta de dos años.

Fechas de oferta: Desde el 1ro de mayo, hasta 31 de julio de 2012

Tasa de interés: 8.99%*

*Esta tasa de interés anual es la más baja que se ofrece a los solicitantes que cuenten con el servicio de depósito directo del sueldo neto y quienes tengan, además, una cuenta corriente (o de chequera). A los solicitantes que no se les apruebe el préstamo con esta tasa de interés pueden recibir una oferta de crédito con una tasa de interés más alta. Todas las solicitudes de préstamos y las tasas de interés dependen de la aprobación del crédito. Esta oferta no se puede combinar con ninguna otra oferta.

Convierta todas sus compras en dinero en efectivo

¿Sabía que usted es elegible para obtener un reembolso de dinero cuando usa el servicio de tarjeta de tarjeta de débito "FastChek" en sus sitios de compras favoritos?

Esto funciona de la siguiente forma...

1. ENTRE en: "Home Banking"
2. OPRIMA la tecla para activar, en forma exclusiva, las ofertas de reembolso de dinero en los lugares que a usted le gusta frecuentar cuando hacer sus compras.
3. COMPRE por medio de la red o en tiendas para redimir sus ofertas pagando con tarjeta de crédito.
4. DISFRUTE del reembolso— depositado directamente en su cuenta al final del próximo mes.

Consejos financieros para la limpieza de primavera

Estas son algunas de las cosas que debe tener en cuenta cada año cuando esté evaluando su situación financiera:

#1 – Reduzca su deuda. Deje de calcular el costo de su deuda. Establezca un plan para resolver el problema más grande, como las tarjetas de crédito con un interés alto, un balance de cuenta

muy alto, o tener demasiadas tarjetas de crédito. Recuerde que no debe cerrar una tarjeta de crédito una vez que la haya terminado de pagar. Cerrar una tarjeta puede tener un efecto negativo en su historial de crédito. Busque en PAFCU la tarjeta que necesite. Ofrecemos una tasa de interés inicial de 4.0% durante los primeros 6 meses y luego unas tasas bajas hasta de un 9.9% para Visa Platinum.

#2 – Organice sus cuentas. Ser desorganizado puede costarle dinero por pagos de cargos por atraso en los pagos o por multas por sobrecargos. El organizarse le facilitará el proceso durante la época de pago de impuestos. Suscríbese a nuestro servicio gratuito de **Pagos de Cuentas*** para pagos automáticos, para que usted no tenga que preocuparse de cargos por pagos atrasados.

#3 – Revise el informe de su crédito. Piense en su crédito como en su portafolio. Una vez al año usted puede obtener un informe de su crédito en forma gratuita de cada una de las tres grandes agencias de reporte (Experian, Equifax, and TransUnion) para hacer esto usted puede visitar la siguiente dirección: www.annualcreditreport.com. Estos informes incluirán información sobre todas sus cuentas y le permitirán observar sus prácticas o rutinas de pagos. También, le permitirá ver si hay posibles problemas con el robo de identidad. Utilice "Finance Works in Home Banking" para ver todos los movimientos financieros en un solo sitio y para hacer un seguimiento a sus gastos.

*Para recibir el servicio de **Pagos de Cuentas**, usted debe pagar al menos una cuenta al mes por medio del servicio **Pagos de Cuentas** delo contrario se le hará un cargo de \$5 por mes.

¡La primavera ya está aquí!

Para estar de acuerdo a muchos de los proyectos de la primavera, PAFCU cuenta con una variedad de programas para satisfacer las necesidades financieras de sus miembros. Ya sea un proyecto de mejoras para el hogar, la idea de una gran temporada de navegación, o la necesidad de un medio de transporte más confiable, estamos aquí para hacer de estos planes una realidad.

Ofrecemos tasas de interés competitivas y plazos que se ajustan a sus necesidades. Nuestra promoción de préstamos para vacaciones se inicia el 1ro de mayo. La venta anual de autos en nuestras instalaciones se llevará a cabo el 19 de mayo en nuestras oficinas de Hauppauge con la compañía Enterprise Car Sales. "Y para todos aquellos que no puedan llegar este día a la venta, pueden ver el inventario en la siguiente dirección en la red: www.cuautodeals.com. Solicite en la siguiente dirección en la red: www.pafcu.org o contáctenos al (631) 434-3500, usar la selección 1 para hablar con uno de nuestros representantes.

Gracias por su membresía y por permitir que PAFCU pueda ayudarle con sus necesidades financieras.

HOW MUCH RETIREMENT INCOME WILL YOU REALLY NEED?

Many people underestimate lifestyle costs, medical expenses and inflation.

A Message from the People's Alliance Investment and Retirement Center.



Thomas A. Sconzo

What is enough? What is not enough? If you're considering retiring in the near future, you've probably heard or read that you need about 70% of your end salary to live comfortably in retirement. This estimate is frequently repeated, but that doesn't mean it's true for everyone; it might not be true for you.

You won't learn how much retirement income you'll need by reading this article. You'll want to meet with a qualified retirement planner who can help you plan to estimate your lifestyle needs and short-term and long-term expenses.

With that in mind, there are some factors which affect retirement income needs; too often, they go unconsidered.

Health. Most of us will face a major health problem at some point in our lives; perhaps even multiple or chronic health problems. We don't want to think about that reality. But if you're a new retiree, think for a moment about the costs of prescription medicines, and recurring treatment for chronic ailments. These minor and major costs can really take a bite out of retirement income, even with a great health care plan. While generics have demonstrably slowed the advance of prescription drug costs in the past, one estimate found that 65-year-old couple who retired in 2011 would pay \$230,000 for health care costs, excluding insurance and Medicare, as well as the costs for nursing home care.^{1,2}

Heredity. If you come from a family where people frequently live into their 80s and 90s, you may live as long or longer. Imagine retiring at 55 and living to 95 or 100. You would need 40-45 years of steady retirement income.

Portfolio. Many people retire with investment portfolios they haven't reviewed in years, with asset allocations that may no longer be appropriate. New retirees sometimes carry too much risk in their portfolios, with the result being that the retirement income from their investments fluctuates wildly with the vagaries of the market. Other retirees are super-conservative investors: their portfolios are so risk-averse that they can't earn enough to keep up with even moderate inflation, and over time, they find they have less and less purchasing power.

Spending habits. Do you only spend 70% of your salary? Probably not. If you're like many Americans, you may spend as much as 90% or 95% of it. Will your spending habits change drastically once you retire? Again, probably not. Most people only change spending habits in response to economic necessity or in pursuit of new financial goals. People don't want to "live on less" once they have had "more".

Social Security (or lack thereof). Will Social Security even exist by the time you've retired? A study from the Government Accounting Office brings this into sharp focus, stating that the long-lived program may start to run out of money by 2036 and may be broke by the end of that decade. Furthermore, the GAO suggests a 20% cut in benefits, due to increased longevity and lower employment. Even if SSI is still a going concern in 2040, it may be very slim pickings.^{3,4}

So will you have enough? When it comes to retirement income, a casual assumption may prove to be woefully inaccurate. Meet with a qualified retirement planner while you are still working to discuss these factors and estimate how much you will really need.

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Citations:

- 1 - www.nytimes.com/2007/09/21/business/21generic.html?_r=1&coref=slogin
- 2 - www.reuters.com/article/2012/02/23/us-column-miller-retirementcost-idUSTRE81M24M20120223
- 3 - montoyaregistry.com/Financial-Market.aspx?financial-market-will-you-have-an-adequate-retirement-cash-flow&category=3
- 4 - www.sfgate.com/cgi-bin/article.cgi?f=/g/a/2012/02/17/investopedia73409.DTL

Need A New Ride? We Can Make It Happen

New Auto Rates
as low as
1.99%*
Used Auto Rates
as low as
2.99%*

Whether you are looking to replace your vehicle or looking for a lower interest rate and payment, People's Alliance can assist you. Getting pre-approved for a vehicle loan at PAFCU is easy. Simply apply online at www.pafcu.org or contact us at (631) 434-3500, option 2. Then click on the GrooveCar link on our web site. GrooveCar is an auto buying resource that connects you with comprehensive research and comparison tools. You can view a listing of dealers that work with PAFCU, so you can get the best deal. GrooveCar.com allows you to research, search for and even build a car!

Sample Payment for Purchasing a New Vehicle

Purchase Price: \$20,000

Term: 60 months

Payment: 350.47

Interest Rate: 1.99%

*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.

Financial Spring Cleaning Tips

Here are some things you should consider every year when evaluating your financial situation:

#1 - Reduce your debt. Stop estimating what your debt is costing you. Set up a plan to address your biggest problem, such as high interest rate credit cards, too high of a balance, or having too many credit cards. Remember not to close a card once it is paid off. Closing a card can have a negative affect on your credit history. Look to PAFCU for your credit card needs. We offer an introductory rate of 4.0% for the first 6 months and for balance transfers on new and existing cards for 6 months, then rates as low as 9.9% Preferred for Visa Platinum.

#2 - Get your records organized. Being disorganized can cost you money in late payment and over-limit fees. Getting yourself organized will make it easier when it comes time to do your tax returns. Sign up for our Free Bill Payer* to set up automatic payments, so you won't have to worry about late payments.

#3 - Checking your credit report. Think of your credit as your portfolio. Once a year you can get a free report from each of the big three credit reporting agencies (Experian, Equifax, and TransUnion) by going to www.annualcreditreport.com. These reports will include information on all your accounts and let you see your payment habits. It will also let you see if there are any possible problems with identity theft. Utilize FinanceWorks in Home Banking to view all your finances in one spot and to track your spending.

*To receive free Bill Payment you must pay at least one bill per month via Bill Payment Services otherwise you will incur a \$5.00 charge per month.

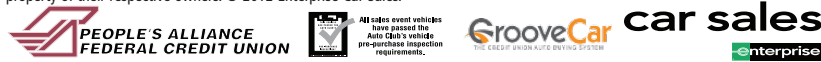
Get .50% off the current rates!
Upon used vehicle purchase from Enterprise Car Sales.

Grand Slam
USED AUTO SALES EVENT

Saturday, May 19, 2012 • 125 Wireless Boulevard, Hauppauge, NY 11788
8:30 a.m.-2:00 p.m.

Any member who is pre-approved for an auto loan through People's Alliance Federal Credit Union and purchases a vehicle at the sale or from a qualifying Enterprise Car Sales location, will get 0.50% off your pre-approved APR!¹ And, get Blue Book Trade-In Value for your vehicle PLUS \$500!²

¹APR=Annual Percentage Rate. 0.50% off current rate for pre-approved application. Current rate will vary based on credit worthiness and terms. Financing for qualified People's Alliance Federal Credit Union members. Offer valid only on Enterprise Car Sales vehicles purchased on 5/19/12. ²Trade-In values obtained from ©2012 Kelley Blue Book Co.'s website KBB.com. 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 Blue Book Trade-In Value. If a Blue Book Trade-In value is not available for your vehicle Enterprise will provide a fair and competitive value for customer's vehicle. Additional trade-in value of \$500 is available only on passenger vehicles and light duty trucks, with a Blue Book Trade-In Value and when a vehicle is purchased from Enterprise. Customer is responsible for any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paper work to transfer title. Offer only valid on one trade-in for each Enterprise vehicle purchase. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer void where prohibited including Alaska, California, Kentucky, Louisiana, Nebraska, New Mexico, Oklahoma, Oregon, South Carolina, Texas and Virginia. Offer valid on 5/19/12. This offer cannot be combined with any other offers. The "e" logo, Enterprise, and "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2012 Enterprise Car Sales.



Growing With Our Members

Your Traditional Credit Union, Always There For You

PAFCU Board of Directors

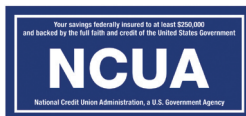
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 Michael R. Gumiel, Vice Chairman
 Emil C. Kocha, Secretary
 Diane Goerz, Treasurer
 Barbara Mandello, Director
 Nicholas M. Lacetera, Director
 John A. Romanchek, Director

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Carol A. Allen, President/CEO
 Joanne Steigerwald, Executive Vice President
 William O'Connell, Chief Information Officer
 Frank Kobel, Vice President Branch Operations
 Patricia O'Connell, Vice President Human Resources

PAFCU Board Emeritus

Kenneth C. Hess
 Frank P. White



125 Wireless Blvd.
 Hauppauge, NY 11788

PRESRT STD
 U.S. POSTAGE
PAID
 PERMIT NO. 70
 HICKSVILLE NY 11801

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.
 Brooklyn, NY 11201
 (718) 797-2988
 (718) 797-3233 (fax)

8:30 a.m. - 4:00 p.m. M-W
 10:30 a.m. - 6:00 p.m. Th*
 7:30 a.m. - 3:00 p.m. Fri
 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
 110-31 Merrick Blvd.
 Jamaica, NY 11433
 (718) 206-4600 x3037
 (718) 657-0164 (fax)

Closed M
 8:30 a.m. - 4:00 p.m. Tues-W
 8:30 a.m. - 5:00 p.m. Th*
 8:30 a.m. - 6:00 p.m. Fri*
 Closed Sat
 8:00 a.m. - 12:30 p.m. Sun**

Drop Box/Depository Available during Cathedral business hours

JFK Airport
 Building #14
 West Wing, Room 4A
 Jamaica, NY 11430
 (718) 656-1774
 (718) 656-1776 (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
 on the first floor

Miami
 5757 Blue Lagoon Drive
 Suite 100
 Miami, FL 33126
 (888) 268-2768
 (305) 261-4841 (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

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.
 Suite #101
 Westbury, NY 11590
 (516) 832-8100
 (516) 832-8120 (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

Yonkers
 132 Tuckahoe Road
 Yonkers, NY 10710
 (914) 963-1370
 (914) 963-1580 (fax)

8:30 a.m. - 4:00 p.m. M-Th
 8:30 a.m. - 6:00 p.m. Fri*
 ATM Available 24 Hours a Day

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

PAFCU's Routing Number: 226076135

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 Entitles members to surcharge-free
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