Pacific Advantage
Federal Credit Union
www.pacadfcu.org

Summer 2010 Newsletter
NAVIGATOR

Must Read: Important Information for You

TO REPORT A LOST/STOLEN DEBIT CARD
(800) 754-4128

TO REPORT A LOST/STOLEN CREDIT CARD
(866) 849-7943

TO ACCESS YOUR ACCOUNT 24 HOURS A DAY, 7 DAYS A WEEK

Access to your account is available 24 hours a day, 7 days a week. You can call the Audio Response Teller (ART) at (800)655-2220 OR go to our website at www.pacadfcu.org to access Online Banking

To set up access to your account, e-mail memberservice@pacadfcu.org or contact (800)444-5504.

Important Regulation Change:

Paciýc Advantage Federal Credit Union does not have an overdraft program that will enable the credit union to automatically pay for a debit card or one time ACH transaction that will cause a negative balance in your debit card/share draft account. But as a service to our members, Paciýc Advantage Federal Credit Union may authorize and pay charges to your credit union debit card account when there are insufýcient funds in your account.

New federal regulations require us to obtain your permission in order to provide this service which will cause a negative balance in your account with a resulting charge to your account (see permission letter for the charges).

We must receive your permission prior to August 15, 2010. If we do not receive your decision to provide this service by this date, your debit card transactions will be declined when you have insufýcient funds in your account, your debit card privileges will be suspended and your account marked for possible closure.

Please read the OVERDRAFT LETTER for detailed information and if you decide, sign the letter and send it back to us via U.S. Mail, e-mail, or fax. See the website (www.pacadfcu.org) for forwarding information.

Jump Start Your Savings

You want to save money, but how do you get started? There are always bills to cover, debt to pay, and time is tight. Though these are all real obstacles, they are ones that can and should be overcome. The current personal savings rate in America is in the four percent range – far short of the ten percent most money management professionals recommend to achieve ýnancial security.

Saving money doesn't happen without taking action. To get you into the swing of things, ýrst recognize the importance of setting aside some cash each month or paycheck. After all, how many times have you wished there was some forgotten account you could tap into to pay for a new set of tires or to do something fun? Without savings, you have to do without – or worse, put it on the credit card. Thankfully, there are many painless and sureýre ways to begin a cash-stashing routine.

Develop a detailed budget to determine how much you are capable of saving each month. Begin with whatever you can afford, even if it's only a few dollars.

Contact us at *PACADFCU* and set up an automatic transfer from your checking to your savings accounts, or use payroll deductions right from your paycheck. What you don't see you don't miss.

Save all or a portion of each raise you receive.

Deposit bonuses, income tax refunds, and monetary gifts from birthdays, holidays, or other special occasions into savings.

Put yourself on a short-term austerity program. Commit to buying only what you absolutely need and put the difference into savings.

Save all of your loose change. A quarter here and a dime there add up fast.

Once you've paid off your car or other installment obligation, put the same amount in savings.

Save even if you have debt. You'll have funds available for emergencies, kick the habit of borrowing, and establish a positive routine.

Once you have a savings plan in place, monitor it regularly. Watching your nest egg grow is thrilling. Take pride in what you have achieved. And don't panic or give up if you experience a setback – re adjust your budget and try to make it up next month or in future installments.

NEW AKA RSBA*
AUTO LOAN
FINANCING

3.99% APR*

Hurry Up!
Take advantage of this LOW APR
Contact us for details
800-444-5504
memberservices@pacadfcu.org

(*) APR = Annual Percentage Rates. Rates as of 07/01/10 and are subject to change at any time. Must meet credit and income criteria. Rate quoted is preferred rate based on a new car loan with a minimum of 700 FICO score and maximum term of 60 months. Used car loan 2007 or newer model under 25,000 miles. Higher APR will apply for lower FICO scores and longer term. Subject to credit approval and membership eligibility. Reýnancing of PACADFCU Auto Loans not eligible. Sample Payment: $18.41 per $1,000 amount of ýnancing at 60 months of new auto loan at 3.99%. Restrictions may apply. Interest accrues from date of funding. Offer expires September 30th, 2010.