

PACO FCU NEWSLETTER

December 2009

Please read about the following changes that may affect your account(s).

Review the new fee schedule included in this newsletter. All changes have been highlighted in red. Pay special attention to the new VISA cash advance fee which includes letter checks and statement checks.

In addition to these changes the Federal Reserve has made changes to all paper check processing. Effective January 28, 2010 all funds deposited by paper check will be available for withdrawal the same day.

Year 2010 Fee Schedule

Loan Application	\$ 25.00
Late payment fee	\$ 30.00
Return Item Fee.....	\$ 30.00
NEW VISA Cash Advance Fee	
3% of Cash Advance	
Stop payment	
cancelled check	\$ 7.50
Overnight Mail	
Next day business.....	\$ 17.00
Next day Residential.....	\$ 25.00
Saturday	\$ 35.00
Dormant account fee	
quarterly	\$ 3.00
Third party check fee.....	\$ 3.00
Money Order	
Member	\$ 1.50
Non-member	\$ 3.00
Statement copy (per page)	\$ 2.00
Draft copy	\$ 5.00
USPS address change	\$ 1.50
Research (First hour)	\$10.00
each add'l hour	\$ 5.00

How to reach us

Phone:

Share withdrawal, deposits & general information 216.896.2225
Loans 216.896.2295
Manager/collections 216.896.2220
24 hr audio response 216.514.7055
fax number..... 216.896.4058
VISA pay by phone..... 1-800-808-7230

In person:

Monday - Friday..... 9:00 am – 11:30am
12:30pm – 3:00pm

Mail:

PACO FCU
6035 Parkland Blvd.
Cleveland, OH 44124

Web: (& online banking) www.pacofcu.com

E-mail: cunion@parker.com

Important Tax Information on Your Statement

Do not discard the enclosed year-end statement. It contains important YTD interest paid and dividends earned information. This information may be needed when filing your 2009 tax return. All accounts earning \$10.00 or more will also receive a 1099INT form. **All additional requests for this information will include a \$2.00 charge for a copy of the year-end statement.**

This information will not be given out over the phone, fax or e-mail.

Rate Corner

Savings

Regular875%	APY
Christmas Club750%	APY
Vacation Club750%	APY
IRA	1.25%	APY
Checking.....	0%	APY

Loans

New & Used auto..... As low as 4.75% APR
Call the office or see our web-site for details
Unsecured 12.50% | APR || VISA..... | 9.99% | APR |
| (purchases & balance transfers) | | |

*All loans subject to credit approval.

Loan rates apply to NEW LOANS only.

2010 PACO Holiday Schedule (Closed)

Friday, January 1, 2010	New Year's Day	Friday, April 2, 2010	Good Friday
Monday, May 31, 2010	Memorial Day	Friday, July 2, 2010	Independence Day Holiday
Monday, July 5, 2010	Independence Day	Monday, September 6, 2010	Labor Day
Thursday & Friday, November 25 & 26, 2010	Thanksgiving Holiday		
Friday, December 24 2010	Christmas Eve	Monday, December 27, 2010	Christmas Holiday
Friday, December 31, 2010	New Year's Eve		

Remember, if our office is closed you can access your account online or get cash using your STAR ATM card. If you would like to sign up for these services please call us at 216-896-2225 and we will be happy to assist you.