



In Touch

December 2017

Member Express Loan

Get cash quick this holiday season! The Member Express Loan is a loan of \$1,000.00 with a payment of \$95.00 a month for a 12-month term. If you have been a member for six months, are in good standing, and direct deposit at least \$1,500.00 per month to your PARDA accounts, you may qualify.

The Member Express Loan is a great loan to help build your credit! Stop into your local branch, or call **800-860-5640** to apply today!



Winter WonderLoan

This holiday season we are offering a one percent rate reduction off our signature loans to help you get in the holiday spirit. With our Winter WonderLoan, you may be able to borrow up to \$2,500.00 to help with holiday plans!

Whether you buy gifts for your family, go on vacation, or make some home improvements — the Winter WonderLoan offers the perfect financing solution to help make your dreams come true.



APR=Annual Percentage Rate.
Not a promise to lend; standard credit qualifications and some restrictions apply.
Subject to credit approval. Ask for details



How it works!



Shop



Earn



Get Paid!

**PARDA Credit Union
Members Earn Cash Back at
Over 1,500 Online Retailers!**

- Target
- Best Buy
- Macy's
- plus hundreds more

Learn more at
lovemycreditunion.org

Introducing... GreenPath

PARDA Federal Credit Union is pleased to announce your newest member benefit – **GreenPath**.

As a valued member of PARDA we are committed to serving you. And as a benefit to you, we are providing you with free access to money management and financial education services.

PARDA has teamed up with GreenPath in order to bring you GreenPath Financial Wellness, a financial education and counseling program. Through comprehensive education and exceptional service, GreenPath has been assisting individuals for more than 50 years.

As a member of PARDA, you can receive assistance with:

- *Personal and family budgeting*
- *Understanding your personal credit report and how to improve your score*
- *Personal money management*
- *Debt repayment (fees may apply)*
- *Avoiding bankruptcy, foreclosure, and repossession*

GreenPath can give personalized answers to your individual needs. For issues ranging from a proactive savings plan to saving a home from foreclosure, advice is only a phone call away.

GreenPath counselors are available Monday through Thursday 8 a.m. to 10 p.m. (EST), Friday 8 a.m. to 7 p.m. and Saturday from 9 a.m. to 6 p.m.

To use this new service, simply call **1-877-337-3399** or visit them on the web at www.greenpathref.com.



GreenPath[™]
financial wellness

Upcoming Holidays

December 25 – Christmas Day — All branches closed
January 1, 2018 – New Year's Day — All branches closed

ANYTIME, ANYWHERE! Remember, when the credit union is closed, you can access your PARDA FCU accounts and information with your Debit Card, Online and Mobile Banking. Check your nearest branch for additional holiday hours.



Skip-A-Pay

A seasonal favorite, our Skip-A-Pay is back for the holidays. Sign up for our winter Skip-A-Pay program and skip your November, December, or January payment on your qualifying* credit union loan(s).

There is a modest processing fee of \$35 per loan to take advantage of this service; we'll deduct this fee from your savings account, checking account or you may send a check. Interest will continue to accumulate on your loan(s) during the month you skip your payment. Learn more and complete the form on page 3! ➡

CONTACT US

Member Solutions Center
1.800.860.5640

PARDA Financial Partners
Investment Services
248.340.7262

Online Banking
eaccess.parda.com

Federally insured
by NCUA



Lost/Stolen or Member
Service for VISA Credit
Cards
1.800.558.3424

Lost or Stolen Debit Cards
1.800.528.2273

Routing/Transit Number
272478910

www.parda.com

BRANCH OFFICES

Eastpointe, MI	586.773.9444
Greenwood, SC	864.223.6787
Holland, MI (Felch St.)	616.994.6117
Holland, MI (24th St.)	616.392.6979
Lititz, PA	717.405.3498
Milford, CT	203.713.9877
Rockford, IL	815.580.3096
Ypsilanti, MI	734.973.7208

PARDA
FEDERAL CREDIT UNION
ANYTIME ANYWHERE



Skip-A-Pay Application

PARDA Federal Credit Union's Skip-A-Pay program allows you to skip a loan payment. Choose a month below that you would like to skip-a-payment on. **A \$35 processing fee will be applied for each payment skip requested. The processing fee can paid by check or withdrawn from your PARDA account at the time your request is approved.** Mortgage, home equity, business, credit card, line of credit or member express loans are not eligible. This application is due 10 days prior to your payment due date.

Please complete the following:

Borrower_____	Account #_____
Joint Borrower_____	Loan Suffix_____
Address_____	Phone_____
City, State, Zip_____	Email_____

Skip November December January

Payment for \$35 processing fee: Savings Checking Check Enclosed* (not eligible by fax)

By signing below, you request to skip the payment referenced above and authorize PARDA to extend your final loan payoff date. Interest will continue to accrue on your loan during the month your skip your payment. You agree to pay a processing fee of \$35 for each request. A skipped payment may reduce any GAP claim on insured loans.

All parties on the loan must sign this form.

Borrower's Signature

Date

Joint Borrower's Signature

Date

You can fax the application to PARDA Federal Credit Union at 248.475.2550. You may also submit your application in person at any of your branches or by mail to: **Attn: Skip-A-Pay, 2601 Cambridge Court, Suite 210, Auburn Hills, MI 48326**

*Returned checks will cause loan(s) to be returned to original due date(s).
Subject to Skip-A-Pay criteria and approval.

If you have any questions or concerns, please contact us at 800.860.5640.

Internal Use Only:

Branch # _____ Teller # _____ Teller Initials _____