



In Touch

September 2017

The RIGHT Financing For You...

RIGHT When You Need It!

Credit Unions are a great source for loans. They usually have better rates because they are nonprofit and aren't looking to make their wallets fatter." *- Money Talks News*



7 reasons to talk to our friendly loan officers before you borrow anywhere else:

- 1 We offer a **wide range of loans** to help improve your life.
- 2 We compare our rates to other institutions to ensure they are always **competitive** and in your best interest.
- 3 We provide a **variety of terms**, so there is always a plan to fit your budget.
- 4 You can apply for **pre-approval** on many of our loans, so you know how much you can afford and how the payments will fit into your monthly spending.
- 5 If you already financed with another institution, you can often save money by **refinancing** with us.
- 6 We make the approval process **fast and easy** – keeping you informed every step of the way!
- 7 **It's super easy to apply!** Start your application at www.parda.com, at **1.800.860.5640** or at your local branch location.



Check with us for your next:

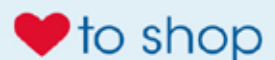
- > Auto Loan
- > Home Loan
- > Personal Loan
- > Recreational Loan
- > Credit Card
- > Student Loan

Not a promise to lend. Standard credit qualifications and some restrictions apply. Subject to credit approval. Ask a credit union representative for details.



Love your savings.

Members have saved over \$1 billion on discounts from partners!



Upcoming Holidays

November 23 – Thanksgiving Day — All branches closed

December 25 – Christmas 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.



Autumn travel plans? Our Member Express Loan is a bright solution. Ask for info today!

The Smart Option Student Loan[®] for PARDA Federal Credit Union by Sallie Mae[®]

For borrowers attending degree-granting institutions

Now you can pay for college the smart way with three great repayment options and competitive interest rates!

This loan is an ideal solution to help you pay for college expenses not covered by scholarships and federal loans. To learn more or to apply, please go to www.parda.com/student_loans.asp.

The Smart Option Student Loan Features and Benefits:

- Multiple in-school repayment options plus a choice of competitive fixed and variable interest rates provides even more flexibility
- No origination fees and no prepayment penalty
- Benefits and interest rate reductions available
- Rates that reward creditworthy borrowers
- Applying with a creditworthy cosigner may help you qualify
- 100% US-based Student Loan Specialists

To learn more, please visit www.parda.com/student_loans.asp.



Additional Financial Resources for PARDA Parents and Students:

- 24/7 Account Access with Online & Mobile Banking
- Financial Education Center at www.parda.com/learn
- New and Used Auto Loans
- Visa Credit Cards

Questions? We're here to help. Call 1.800.860.5640 today!

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

