

## Feel the Love

Personal Loans  
with rates as low as

# 6.75% APR

The 2015 **MONTH OF LOVE** runs  
from February 2 to May 1, 2015.

Feel the love with rates as low as 6.75% APR  
on personal loans up to \$15,000.

ASK REGINA, REBECCA OR NICOLE FOR DETAILS.  
THEY'D LOVE TO HELP.

## Enjoy Our eServices Suite of Products!

Internet Banking

Bill Pay

Mobile Banking

Voice Banking

eStatements

Person-to-person  
Transfers



More Services the Right Way ... Right Away.



## Inform Parishioners Before Your Trip

Getting ready for travel? Before you take that next international business trip, family vacation, or Caribbean cruise for two, let us help you with some basic tips and precautions.

Call Parishioners to let us know the dates of your trip and where you'll be traveling.

Give us your cell phone number or out of town contact information so a representative on behalf of Parishioners Fraud Service Center can call you if there is a potential problem.

All international purchases will be blocked automatically unless we are informed of travel dates and countries.

If you have lost your ATM or debit card after business hours, please call (800) 528-2273 inside the U.S., or (812) 647-9794 outside the U.S.



## Welcome St. Joseph's!

A warm welcome to St. Joseph's Church and School located in the city of Hawthorne for joining our Credit Union.

We appreciate your business!

# A Kinder and Gentler Payday Loan from Your Credit Union

Choose the better payday loan. Stop paying high fees and interest rates from other payday lenders and apply at your Credit Union instead. We offer a longer term—up to three months with lower fees and interest rates. You'll never pay more than \$20 for your application fee. And, our interest rate is way lower than what other payday lenders charge, which is considerably less than the 400% to 500% effective interest rates you may be paying on other payday loans.

**Parishioners Federal Credit Union Payday Loan is an affordable, short-term loan that offers:**

- Up to a 90-Day Repayment Term
- \$200 Minimum Loan
- \$1,000 Maximum Loan
- Only \$20 Application Fee

When you need cash fast and can't wait until your next payday, your Credit Union Payday Loan is a better alternative to use. Stop going to those cash-advance payday lenders that charge you so much more. Apply now! With Parishioners Federal Credit Union, we offer a Kinder and Gentler Payday Loan as a service and better choice for our members.

*Must be a member with Parishioners Federal Credit Union for at least 90 days and have an existing payroll direct deposit to their PFCU share savings or checking account with a minimum of 3 months direct deposit history. Borrowers must qualify and meet credit union underwriting criteria and be over age 18. Feel free to call for more details.*



## Message from the PFCU President

This is my chance to talk to you again about the benefits of being a credit union member and how easy it is to see the difference in how credit unions are managed vs for profit companies. Credit Unions have a non-profit business model where people come before profit and it is easy to see the disadvantages of taking the for-profit business model too far. Unfortunately what seems to be happening at a faster rate of negative change, is the lack of integrity. There seems to be no limit to the ideas people have to take advantage of other people for money. These are not just people, but our corporate leaders—people that hold influence over other people's lives. Where is the responsibility and integrity that goes with that influence? A few recent headlines:

- Banks fined in currency rate probe
- Public emails show near-panic in GM recall
- Amgen, bowing to hedge fund pressure, to cut up to 1,100 more jobs
- Toyota fined \$1.2 billion, admits wrongdoing in criminal investigation
- Many face new normal: part-time pay, full-time benefits

You know the story behind each of these headlines... Go ahead, do your legal maneuvering or whatever it takes to minimize the cost of doing the right thing first and these are the headlines you'll get.

Credit Unions are different—we don't play that. You can be sure that all of us here at Parishioners Federal Credit Union don't play that either. My 24th anniversary with the Credit Union was in December, Regina has been here for 20 years and Karla for 13 years and all of us live to have your interests at heart first and above all else. It is not our job – it is the way we are; we want to make good deposits in people. All of us here live by the same principles and we are not going to take advantage of you for money. It's not going to happen. Sure, we have to have earnings to stay in business and a business we are. A business founded on the principles of being a member of a Catholic organization. If you believe in doing business with a place that believes in service the right way, right away then come to us first for all of your financial needs and tell someone else about our place; we would love to serve them too. As always, thank you for using your Credit Union and a blessed 2015 to everyone.

PARISHIONERS FEDERAL CREDIT UNION  
2355 Crenshaw Blvd, Suite 100  
Torrance, CA 90501

[www.parishionersfcu.org](http://www.parishionersfcu.org)

#### OFFICE HOURS

Mon/Tue/Thu 8:30am–5:00pm  
Wednesday 10:00am–5:00pm  
Friday 9:00am–6:00 pm

#### PHONE

Office: 310.320.4588  
Fax: 310.320.2405  
Loan Fax: 310.320.5314

24 HR TELEPHONE BANKING  
800.599.7433

E-MAIL FOR MEMBER SERVICE  
[members@parishionersfcu.org](mailto:members@parishionersfcu.org)

#### PROTECT YOUR PRIVACY BY E-MAIL

When sending an email to [members@parishionersfcu.org](mailto:members@parishionersfcu.org), include [encrypt] in the subject line or in the body of the text and your email will be sent to us securely. Be sure to include the brackets [ ]. When we respond with an encrypted message, you will be prompted (the first time only) to setup a user name and password with McAfee E-mail security services.

