

New Password Requirements for Home Banking

IMPORTANT ANNOUNCEMENT

Home Banking/Bill Payment Users Please Read

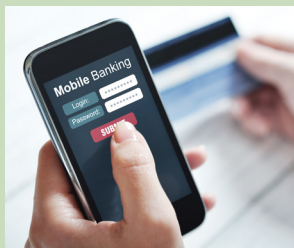
On February 9, 2016, password requirements for Home Banking will change in order to enhance the protection of your account information.

When you sign in to E-Services on or after February 9, you will be required to choose a new password having a minimum of 8 and a maximum of 12 characters. Your new password must include 1 special character, 1 number, and 1 uppercase and 1 lowercase letter.

Coming Spring 2016

Mobile Banking Application

This spring, we will release a new Mobile Banking Application for mobile devices. Compatible with Apple and Android devices, this new mobile app will simplify all of the tools available in home banking; specially designed for your mobile device. Look for our new mobile app, coming soon, on your iPhone, iPad, or Android device.



Benefits and Features

- **Picture Pay**—Upload new billing information to Bill Pay by taking a picture of your bill or statement.
- **Remote Deposit**—Deposit checks directly to your account by taking a picture with your phone.
- **Manage Cards**—Turn your Debit/ATM cards on or off if you think you may have misplaced them.
- **Manage Accounts**—View balances, monitor account activity, make transfers within your own accounts or to other members, set account alerts and much more.

EMV Cards

Beginning this spring, all re-issued debit cards will feature an EMV chip for enhanced protection against Debit Card Fraud. Merchants have already begun upgrading their systems to be compatible with the new chip cards starting

last fall. The machine or cashier will prompt you to insert your card, chip first, rather than swiping it at the time of your purchase. This new technology makes it harder for hackers to access your information and make counterfeit copies of your debit card.

My First Auto Loan

First-time car buyers with limited or no credit history can finance up to \$20,000 as low as 9.49% APR.*

- No credit history required!
- No co-borrower required!
- No down payment required!
- Lower rates than the dealers!
- Potential savings on insurance premiums thanks to anti-theft device.

You can **save thousands** by financing your first auto loan with Parishioners Federal Credit Union's iPay Program!



For more details about the iPay Program call the loan department at 310.320.4588.

**Annual Percentage Rate. Advertised rate is for a term up to 60 months and includes 0.25% discount for purchase of PFCU GAP and 0.25% discount for purchase of PFCU MBP.*

Standard underwriting guidelines apply and not all members will qualify. Restrictions may apply. Rates are subject to change.

Skip a Payment

Are you pinching your pockets after all the holiday spending? Call the loan department to see if you qualify* to skip your next loan payment!

Members that are in good standing with the credit union and have made at least 6 consecutive timely loan payments, qualify to skip 1 month's loan payment every 12 months!

**Excludes First TD Real Estate, Home Equity Lines of Credit, Cash Advance Lines of Credit and PFCU Affinity Credit Cards. You may Skip one loan payment per year based on your last request. Loans must have originated 6 months prior to be eligible.*



Refinance Your Vehicle Loan and Save Money!

Save money by refinancing your current auto loan from another lender to Parishioners Federal Credit Union. You can simply refinance your car to a lower interest rate, or you can obtain a cash-out refinance. The amount of money you can take out will depend on the amount of equity you have in your vehicle.

Save money by using the equity in your car to pay off holiday expenses or to consolidate high rate credit card debt.

Save money by lowering your interest rate. Perhaps you bought your car when interest rates were higher, or your credit has improved since you took out your current auto loan. You may now qualify at a lower interest rate.



Save money by lowering your monthly payment with a lower rate, by extending your loan term, or by consolidating other debt (thus eliminating those payments).

Save money by skipping your first loan payment (no payment required for 60 days).

Save money by purchasing Mechanical Breakdown Protection (MBP) or Guaranteed Asset Protection (GAP). The proper type of coverage can save money by extending the life of the car and adding resale value to it. Plus, reduce your interest rate by 0.25% for purchasing either MBP or GAP (up to 0.50% total discount).

For more information, contact the loan department at 310.320.4588. You can apply online at www.parishionersfcu.org, in our office or via fax, at 310.320.5314.

Consolidate Your Student Loan Debt

Last fall, we started a new student loan refinance and consolidation program.

For college graduates overwhelmed by multiple monthly payments, high interest rates, and short repayment terms, the cuGrad Private Student Loan Consolidation available through cuStudentLoans could mean thousands of dollars in potential savings.

For more information, or to apply, visit www.lendkey.com/studentloans/parishionersfcu

Save the Date

Annual Meeting Wednesday April 13.



A Message from Your Friends at the Credit Union

By Nicole Hudak

It's the beginning of another new year and a great time for a fresh start! We thank you for continuing to use your credit union and we hope to make your experience satisfying in the coming days with new, exciting projects coming your way!

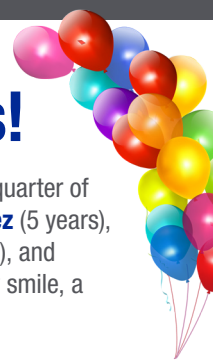
As the years progress, so do our products and services. This year we will be introducing a new mobile application that features Remote Deposit, Picture Pay and an On/Off Switch for your debit cards. We will also begin to re-issue your debit cards, as they expire, with the new EMV chip cards for better protection against fraud. And of course, we will continue to look for ways to make your banking easier and more convenient.

This year, we would like to congratulate two of our youngest employees. Jackie and Kevin have reached a special milestone with the credit union and are both celebrating their fifth anniversaries this quarter. We greatly appreciate their dedication to the credit union and are excited to see what this year holds in store for them. Please see the section of the newsletter congratulating all of those who have anniversaries this quarter.

We look forward to sharing our year with you on our new Facebook page, and we thank you for your loyal membership.

Congratulations!

To our employees that have anniversaries the first quarter of 2016: **Nicole Hudak** (4 years), **Jacqueline Ramirez** (5 years), **Kevin Fonseca** (5 years), **Suhair Barakat** (8 years), and **Regina Romero** (21 years). They provide a friendly smile, a helpful spirit, and great service to our members!



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

PHONE
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Loan Fax: 310.320.5314

E-MAIL FOR MEMBER SERVICE
Go to www.parishionersfcu.org and click on Email Us to send us an e-mail.

24 HR TELEPHONE BANKING
800.599.7433