

Feel the Love with Free Checking and a Chance to Win an Apple® iPad Mini™!

Enjoy the benefits of a Parishioners FCU Checking Account with NO minimum balance requirements! Open a new loan January 3 through March 31 and you will be qualified for a free checking account for the life of your loan.

During this promotion anyone who opens a new loan or checking account will be entered to win an Apple iPad Mini!

Already have a PFCU Checking Account? Refer a new member to open a Checking Account or Loan and you will both be entered to win!

Members will receive 1 raffle ticket for a new checking account opened and 1 raffle ticket for a new loan opened during the promotion. Lines of Credit and Real Estate Loans are not eligible. Members will receive 1 raffle ticket for every referral. Referrals must be new members that open a checking account and/or loan. Regular underwriting guidelines apply and not all members will qualify for a new loan.



We are proud of our Catholic Values that guide our business decisions. As such, we strive to provide an exceptional credit union experience.

Our story began when the credit union was founded in 1961 by Father O'Gorman at St. James Parish.

Please take a moment to answer the next couple of questions.

How did you first learn about the credit union?

Describe your experience and what is it about the credit union that keeps you coming back?

We would like to learn about *your story* by secure web link at www.parishionersfcu.org, by phone, fax, or in person.

Responses will remain confidential and only be used for credit union purposes in order to provide you with a better credit union experience.

Refinance Your Car, Lower Your Rate, and Get Cash Out!

Do you have an auto loan financed with another lender? Refinance with PFCU to lower your rate as low as 2.00% APR* Need extra cash? Want to consolidate holiday bills or other debts? Ask us if you have equity in your vehicle and take cash out at this great low rate! You can save monthly and on your overall interest charge by lowering your monthly payment and APR! Apply online and get preapproved today.

**Annual Percentage Rate. Regular underwriting guidelines apply and not all members will qualify for a new loan.*



GO GREEN WITH eStatements

Save paper. Save money. More secure. **Go Green** by calling 310.320.4588 or sign in through home banking.

SAVE THE DATE

Annual Meeting

Wednesday, April 19

Parishioners Mobile Application Is Here!

Make your banking experience easy and convenient.

Download our new **Mobile Banking App** from the App Store or Google Play Store and enjoy these benefits and features:

Picture Pay—Upload new billing information to Bill Pay by taking a picture of your bill or statement.

Check Deposit—Deposit checks directly to your account by taking a picture with your phone. There is a maximum deposit amount of \$5,000 and 5 checks per day. (Cannot exceed \$20,000 or 20 checks a month.) Check holds may apply.

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.



Congratulations!

To our employees that have anniversaries the first quarter of 2017: **Nicole Hudak** (5 years), **Jacqueline Ramirez** (6 years), **Kevin Fonseca** (6 years), and **Suhair Barakat** (9 years). They provide a friendly smile, a helpful spirit, and great service to our members!

A Message from Your Friends at the Credit Union

By Mark Marderness

300,000 employees...really? Try to get one on the phone; oh wait, you can't and that's at the phone company. On the Monday after the Thanksgiving holiday, we had an AT&T equipment failure and our phone service was down the entire day. We fixed it, but had to do it ourselves without any help or intervention from AT&T. But they keep advertising. Advertising always touts the benefits of mergers and how better their service will be—sure, service for themselves.

I've had numerous vendors try to sell me on their technological services as a way to cut staff and save costs. What they don't get is that I *want* to hire staff. I want to provide a good job for someone, I want to add someone into our family, and I want to grow our staff so we can take better care of you. I hope you will meet the newest addition to our staff the next time you visit our office.

Other additions this year include mobile banking that comes with a host of features, including being able to make deposits by taking a picture of your check using your cell phone. We've also added user names when you sign on to online banking. I know many of you don't like that feature. I don't like that feature either, but these things need to be done in order to keep your account safe. Plus, you can call Kevin. He is standing by to help. You can call him. He will pick up—really.

Others standing by are Karla, Suhair, Jackie, Nicole, Rebecca and of course myself. Seven people (almost eight) standing by, with service the right way, right away as their guiding principle.

Something we added this year that you will like is that there are no minimum balance fees on your Parishioners checking account for the term of your loans. Some members have thought that there is some trick to that—there isn't, we just want you to use your credit union and think of us first for your financial needs. Plus, our loan rates are low, our service is there and you can call our loan officers, Nicole or Rebecca—they will pick up, really.

As always, thank you for using your credit union and thank you for giving me another year of memories during our 55th anniversary.

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

www.parishionersfcu.org

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

PHONE
Office: 310.320.4588
Fax: 310.320.2405
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