

Need Extra Cash After the Holidays?

Remember to take advantage of your Parishioners FCU Cash Advance Line of Credit!

Low Rates, No Fees, Low Payments

With a low variable interest rate of 9.75% APR* no set-up, annual or advance fees, your costs are much lower than other revolving credit accounts.

Overdraft Protection

Working with your Parishioners checking account, you can avoid overdraft fees and declined payments by using your Cash Advance Line of Credit for overdraft protection.

Don't have a PFCU Cash Advance Line of Credit?

Talk to a loan representative today to see if you qualify! It's nice to know you have the cash on hand to help you anytime, anywhere.

- Consolidate high interest credit cards
- Pay off Christmas Expenses
- Take a Vacation
- Emergency Expenses

*Annual Percentage Rate. Rate valid as of 12/1/17 and is subject to change. Normal underwriting guidelines apply and not all members will qualify for a new Cash Advance Line of Credit.



Time to Update

Are you planning a move into a new home? Have you recently changed your phone number or email address? If so, let us know!

Keeping your personal information up-to-date on your Parishioners Federal Credit Union accounts is very important. Not only does it allow us to keep in touch with you about any issues with your account but it also provides you with an extra layer of security to help reduce the risk of identity theft. If there are any discrepancies on your statement you have 60 days to report it to us, any discrepancies filed after 60 days will not be reimbursed.

Parishioners FCU will often notify our Members about important changes by mail or email so it's important that this information is always up-to-date and correct.

When we have the correct mailing address on your account, you'll also receive your new credit or debit card safely and securely come renewal time!

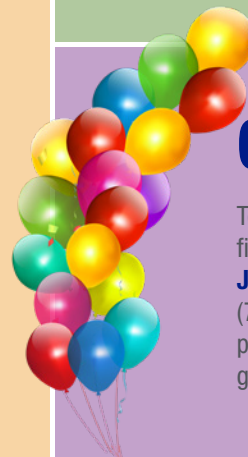
If you have not signed up for E-statements please sign up by calling us or opting in through home banking to avoid the \$5.00 paper statement fee.

Please call us at 310.320.4588 and we'll verify your identity and make sure your information is updated.

SAVE THE DATE

Annual Meeting

Wednesday, April 18



Congratulations!

To our employees that have anniversaries the first quarter of 2018: **Nicole Hudak** (6 years), **Jacqueline Ramirez** (7 years), **Kevin Fonseca** (7 years), and **Suhair Barakat** (10 years). They provide a friendly smile, a helpful spirit, and great service to our members!



GO GREEN WITH eStatements

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



Gifts for Grades

We continue to reward good report cards.
Students K–12 with “A”s, “B”s and “C”s can win an Apple iPod Shuffle.
The better your grades, the more chances you have to win.



MY First SHARE CERTIFICATE

One-year term at two-year rates.

My First Share Certificate is a great new deposit account for members ages 13–25. A minimum deposit of \$100 entitles the member to free checking during the term of the certificate. Contribute up to \$5,000 and start saving for your future today.

A Message from Your Friends at the Credit Union

By Nicole Hudak

Happy New Year from all of your friends at Parishioners Federal Credit Union!

We were very proud to present our newest product to you in 2017, the PFCU Mobile App.

Download our mobile application from Google Play or the App Store for iPhone and conveniently transact on your account—*anytime, anywhere!*

We are always continuing to look for new ways to make your banking experience more convenient. From the basics of viewing your account and making transfers to depositing checks and paying bills by simply taking a picture, we hope you find it as helpful as we do!

We thank you for your membership and look forward to what this year will bring.

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.*

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–6:00 pm

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