

Tell Us Your Story

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.

Just tell us your story and we will reward you with a Baskin Robbins gift certificate.

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

E-MAIL FOR MEMBER SERVICE
members@parishionersfcu.org

PROTECT YOUR PRIVACY BY E-MAIL
When sending an email to 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.

24 HR TELEPHONE BANKING
800.599.7433

PHONE
Office: 310.320.4588
Fax: 310.320.2405
Loan Fax: 310.320.5314

Is Your Credit Report Accurate?

As many as 40 million Americans have errors on their credit report. A mistake on your credit report can be costly. Poor credit scores can increase the interest you pay on loans, raise your insurance premiums, prevent you from getting a mortgage or buying a car, landing a job, or renting an apartment.

Don't let an error ruin your score, come in and get your FREE credit report and become aware of what is on your credit today!



Go Green with eStatements!

When you switch to eStatements, you're doing more than just simplifying your finances. In addition to helping clear out clutter, you also reduce the risk of fraud and identity theft. **Call us and Go Green today.**

You can also view your statement through home banking and download it into Quicken. Plus, use home banking to pay bills and transfer money between accounts and/or to other member's accounts from your computer or mobile device at www.parishionersfcu.org

HELOC or Equity Loan

Which One Is Right for You?

There are three types of home equity loans: home equity loan, home equity line of credit (HELOC) or cash-out refinance. Here's a break down for all three so you can figure out which one makes the most sense for your situation.

EQUITY LOAN

People who want money for a one-time event and prefer the security of fixed-rate loans. This is a good option if you want to keep your existing mortgage and prefer to receive the cash in a lump sum.

HELOC

People who need access to a reserve of cash over a period of time. For example, during a remodel you can withdraw cash periodically to pay contractors. HELOCs provide the flexibility of having access to cash, but not paying interest until you actually withdraw it.

CASH-OUT REFINANCE

If you've built a lot of equity and want to refinance your entire mortgage, this is the way to go. There are many reasons to refinance, such as taking advantage of lower rates or switching from an ARM to a fixed-rate loan. If you plan to refinance and also want extra cash, this takes care of both.

If you are interested in getting an equity loan, HELOC or cash-out refinance or have any other questions, feel free to call us at 888.397.5111.

In Memory of

David S. Kurt

January 13, 1943–March 26, 2014

David S. Kurt volunteered on the board of directors and was well respected by the Staff, Board, and Supervisory Committee. He was kind and generous, and all who knew him would agree. He supported and served on the California Football Officials Association, Los Angeles Airport Association, and the San Pedro Elks just to name a few. He loved sports and officiated High School and College Football. We appreciate his dedication to the Credit Union and he will be missed.

Protecting Your Privacy Starts With You

We understand the importance of protecting the privacy of our members. As such, we are committed to maintaining the confidentiality of each member's financial records consistent with state and federal laws. The following sets forth our policies regarding our use and protection of your financial information. During the course of business we collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information we obtain when verifying the information we receive from you;
- Information about your transactions with us, our affiliates or others; and
- Information we receive from a consumer reporting agency.

Blah, blah, blah. Yes, this is the official regulatory version and you can read about it on our website and in the annual privacy notice that, if you are like most people, just throw away. Of course we are going to protect your financial data because we care about you, not because of the legal department. Here is what legal won't tell you:

Protecting your privacy starts with you.

1. Stay off social media. There is nothing social about social media. Nobody has 100 friends and no one needs to "like" a commonly used consumer product. Get off the grid where you can—avoid the hate and call your friends. ID theft starts with you sharing too much information. If you have to use social media, change your login passwords once in a while and remove the data from your profile. Give me something as simple as where you graduated high school and I can find out your maiden name, your mother's maiden name, and what you wore to prom.

2. Take off the cute little white decals of your family and the dog from your rear car window. You don't need to broadcast your family situation to the world.

3. Don't give your social security number to anyone. Not even the last 4 digits. Now that I know where you graduated high school, I know where you were born and I can get the first 3 digits of your social security number fairly



easily. Now I only have to guess the middle two numbers.

4. Don't call us and expect us to change your home address just because you ask us to. ID theft 101 is when someone takes over your account by changing your address to their address and then they change your phone number on day one. Day two starts with a request for a wire transfer of your money with a call back for verification to the number we just changed! We are not going to let that happen.

5. Change your passwords. Yeah, I know—home banking, iPad, cell phone—on and on. Try using a password vault program.

6. Monitor your credit report for ID theft and other errors. Don't spend countless hours in the showroom or many weeks applying for a home loan—or worse, a job—only to find out you are denied because of something on your credit report that is not yours. It will be too late at that point. Not only did you not get the job/apartment/house/car, but now you spend weeks getting the information corrected.

7. Don't give your email or zip code when making cash or credit card purchases.

8. Don't cash the small "rebate" checks that you sometimes get unexpectedly. You do and now the bad guys have your bank account information then the item gets returned.

9. Be careful entering your PIN at grocery stores, home depot, etc. Look up. Where is the store's security camera? Directly above the input device.

10. Get rid of your older XP computer. Set your browser privacy settings. Using Safari, you

can use ghostery to block data gathering sites.

11. Do not check out of your hotel simply by leaving your keys behind or dropping them in a box. Take them home with you and cut them up. These hotel keys contain your check-in data.

12. Delete the unexpected official-looking email you get from UPS, PayPal, Amazon, the IRS, etc. They contain malware. Delete and forget it—it's not real.

13. Curious about that missed cell call from the unknown caller? Don't be. It's a phone scam called the "one-ring game." The Better Business Bureau says fraudsters are going onto their computers, sending thousands of one-ring calls to random cell numbers and disconnecting. The idea is to get victims to call back. While you are trying to find out who it is, you're being charged twenty dollars for an international call, part of the scam. For each additional minute you wait, it'll cost you an additional nine dollars.

14. Lottery scams...there are a lot of those. No matter how convincing the letter, you did not win the lottery this way.

15. You sold something for an agreed upon price and you are paid more than that price by mistake. It's not a mistake, it's a scam. Don't send them any "refund".

16. Those "challenge questions" that everyone hates. Lie, but use good lies that you can remember. It's too easy to get this data from internet searches.

17. After shopping online, do not take the survey. Avoid taking any type of online survey.

18. Protect your medical ID cards. ID thieves love to have medical procedures on your behalf. Not only do you get the bill, but now their information such as blood type, allergic reactions, etc. are mixed with yours. The next time you need help, you may be given the wrong type of blood.

Of course we will protect your privacy as earlier stated, but managing your privacy is your business and should be taken seriously.



Message from the PFCU President

I have nothing new to say here this time. The membership promotion and the special rates on loans are over and it feels like the status quo for a month or so.

But, there is always something to talk about in the news, so I turned to the Los Angeles Times today (May 21) and on page 1 is an article about over-crowding at Disneyland. I'll get back to that in a minute.

First I want to talk to you about what it means to be with a credit union.

Credit? You say, "I don't want any credit, don't need credit." Well, you already have credit in

the form of your credit report. Even a two-year-old can have a credit record if there is ID theft involved. Check your credit record for accuracy. It's free once a year. You don't want to wait until your home loan is denied because something appears on your record that is not yours. The lender won't believe you and no one will care.

It's up to you to get your credit record cleared up and by that time your house/car/job/apartment is given to someone else.

Union? You say, "I don't want to be part of a union." Yeah, we hear that all of the time. If you are married/have a girlfriend, boyfriend, or dog, you are already part of a union. A union with a credit union is the same way. A union that is supportive, worries about your problems, and cares about you. I didn't say cares about how

much money they can make from you, just you.

Back to Disneyland and corporate America in general. GM, Toyota, Target, AT&T, DirecTV... everyone—working to meet the next quarterly analyst's projections. Regarding Disneyland's fee increase, they state "they have an obligation to try to make as much profit as possible from their park." I get it, that's the American way. I just happen to believe that the number one goal of business should not be so self-serving. Our focus is and has always been first and foremost—service to you. That is what Father O'Gorman envisioned when he started this place and I know you feel it in your dealings with us.

With your membership, you join me and my staff in helping build a better way to do business. Thank you for using your Credit Union.