



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.*



Credit Builder Loan

Need help establishing credit? Having trouble adding to your savings account? Our Credit Builder Loan is a new product to help raise your credit score. Loan proceeds are deposited and secured for the duration of your loan. Once your loan is paid off in full, the secured funds are released into your regular savings account! If you're ready to build your credit and save for your future, ask one of our loan representatives how you can get started today!

- Build your credit and your savings
- Loan amount is \$3,000
- No credit history or income verification required
- 48 month term with no prepayment penalty
- APR is now only 8.25%
- Payment is only \$75 a month

Don't Get Locked Out of Home Banking

Reset Your Password with These Simple Steps

1. Enter your user name and random code.
2. When prompted for your password, look for the tabs at the right-hand side of your screen and select the fourth one: **I've forgotten my password, what do I do now?** It will prompt you to "click here" to reset your password.
3. Answer your challenge questions and submit.

Once you have successfully gone through these steps you have reset your password.

**NEED
AN AUTO
LOAN?**

My First Auto Loan

First-time car buyers with limited or no credit history can finance up to \$25,000 as low as 10.50% 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. Standard underwriting guidelines apply and not all members will qualify. Restrictions may apply. Rates are subject to change.*

Find Us on Facebook!

People use Facebook to stay connected with friends and family, to discover what's going on in the world, and to share and express what matters to them. Here at your credit union, we consider you as part of our family and what matters to you, matters to us.



Like us on Facebook to stay updated on all of our upcoming events, promotions and products. Leave us a review or post to our wall to let us know your favorite part of being a member, we'd love to hear from you!

Scan this code to find us on Facebook!

A Message from Your Friends at the Credit Union

By Nicole Hudak

I always hear great stories of how people have experienced Parishioners FCU. Whether it's a memory of opening your first savings account in the St. James Parish Hall or one of our Christmas parties, the memories always have a sense of warmth and welcoming.

Over the past 6 years, I've made a lot of great memories with PFCU. I remember my first day at the credit union. Seeing Jackie, my friend from SCROC who would later train me as a teller; meeting Mark and Karla, hoping they would like me; Suhair, showing me around the office; Kevin, making jokes and being a prankster from the very beginning. I remember Rebecca and Regina, welcoming me into the loan department, offering their knowledge and guidance and helping me become the loan officer that I am today.

Whether you're a member of the credit union or an employee, Parishioners has a way of making you feel like family and I am honored to have been a part of it. April will be my last month with the credit union as I am moving to Georgia to start the next chapter of my life. The loan department will be welcoming two new smiling faces, Natalie and Melissa. It has been a pleasure to be a part of the PFCU family and help you with your financial needs.

PLEASE JOIN US FOR OUR 57th Annual Meeting of Membership

WEDNESDAY APRIL 18, 2018 • 6:30 PM
TORRANCE OFFICE

Election results and other Credit Union business will be presented and light refreshments will be served.

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