

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.

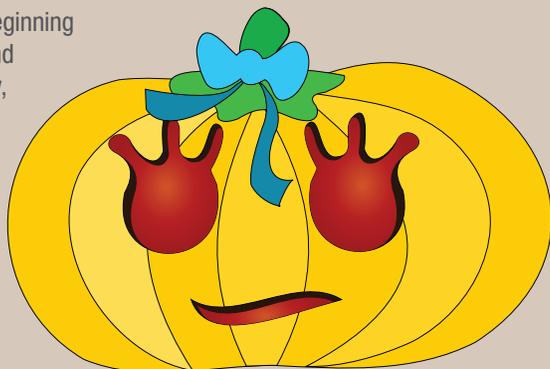
Responses will remain confidential and only be used for credit union purposes in order to provide you with a better credit union experience.

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

Parishioners' Annual Pumpkin Decorating Contest

Pick up your pumpkin beginning Monday, October 6th, and return them by Thursday, October 30th, for a chance to win CASH prizes. We will have 1st, 2nd, and 3rd place winners.

No carving is allowed. Contest is for credit union members ages 12 and under.



Member Appreciation Day

Join us on Halloween Day for FREE Nachos, candy, and treats for kids. We will also have balloons filled with prizes. Festivities begin at 9:00am. (While supplies last.)



The perfect
whenever, whatever,
whoever gift.

For the holidays ahead, purchase your gift cards—big or small—at Parishioners any time.

Higher Rate
Loan Promotion
Coming soon

Huh?

Yes, you heard us right.
Higher loan rates are inevitable, but for a
limited time, you can still get a car loan
rate as low as

1.49 % APR



This could be your last chance to enjoy low loan rates. Ask our loan representatives for details at 310-320-4588 or visit our website www.parishionersfcu.org to apply.

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

Skip a Loan Payment!

October, November, or December

Take a break from your loan payments! Skip a month's loan payment and keep the cash! To request a skip, visit www.parishionersfcu.org and choose Skip Payment under the Forms tab and fax it to 310-320-5314 or scan and email to loans@parishionersfcu.org

It's easy! Just choose the month you'd like to skip (October, November, or December). You can select one month to skip on each eligible loan! Keep the cash, use it for holiday shopping, or to catch up with bills.

Please submit your skip request at least five days before your payment is due. The fee to skip a payment is only \$25 per loan.

Offer only available on vehicle, motorcycle or personal loans with no prior extensions within the last 12 months. Loans must be current with at least six months of satisfactory repayment history and all accounts in good standing.



Message from the PFCU President

As of the date of this writing, California became the second state to guarantee its workers paid sick leave. Starting in July of 2015, everyone (including part-time workers) who works at least 30 or more days in the year will be guaranteed 3 sick days. The news article goes on to state that it is estimated that 44% of California workers get no time off for illness. A yahoo search of this article from the LA Times revealed this following comment taken verbatim:

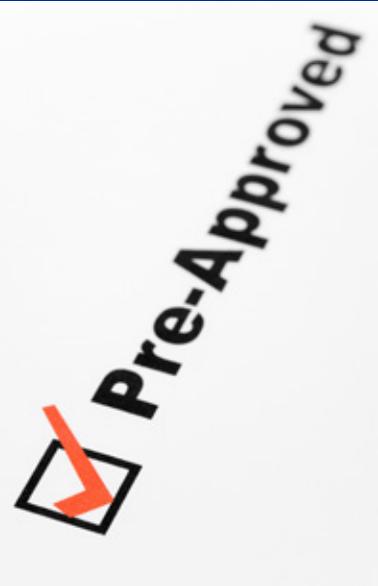
"We don't have water to support anyone but we can give them more paid time off. Maybe they can make them dig for water while they are off 'sick.'"

I don't get the commenter's reference to water, but how about a little compassion and a little respect? When and how did American business and society in general become so cold? It did so when it began to value profit at all and any cost over the value of people.

How about using our energies for the betterment of others for a change?

A few weeks ago, there was another LA Times article about how GM recalls were causing their mechanics too much job stress and that those recall jobs were all low margin work. All the news coverage and they still don't get it. People died, not by accident, but by a failure to see what is important...and that is not money. It's about how you do business and what you are in business to do.

We get it and are not confused about why we are here. It's not to serve ourselves, but to serve you. We don't have to think about it either. It is just the way we are. We are driven by service, by relationships, by a real desire to help. It's that easy...as we call it—"Service the right way...right away."



No Credit Check Cash Advance Line of Credit

Do you have a share checking account with us? If you do, you are **pre-approved** \$1,000 Cash Advance Line of Credit.

You can use your Cash Advance Line of Credit as an overdraft protection to your PFCU checking account. No credit check for cash advance line of credit up to \$1,000. No set-up, annual or advance fees and a low monthly payment of \$20 a month.

No share checking account with us? Open a checking account now and take advantage of our \$1,000 cash advance line of credit pre-approval.

What are you waiting for? If your existing Cash Advance Line of Credit limit is only \$300 right now, take advantage to increase your limit to \$1,000 with no credit check. Just give us a call so we can set up your \$1,000 pre-approved Cash Advance Line of Credit. All you have to do is sign the Note and Disclosure and you are all set!

Members must be in good standing on all accounts and must not be currently delinquent on any obligation to the credit union.



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.



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.