



## Introducing Parishioners FCU's Student Loan Consolidation Program

*Save Time and Money with a Refinancing and Consolidation Opportunity from Parishioners Federal Credit Union*

Could you use some extra spending money to cover expenses other than student loan payments? Parishioners Federal Credit Union is here to help. For college graduates overwhelmed by multiple monthly payments, high interest rates, and short repayment terms, the **cuGrad Private Student Loan Consolidation** available through cuStudentLoans could mean thousands of dollars in potential savings. Depending on your financial situation and career goals, the cuGrad Private Student Loan Consolidation can facilitate cash-flow management or long-term debt elimination.

### cuGrad Private Student Loan Consolidation Benefits:

- **Simplify Your Finances** with one easy monthly payment
- **Lower Payment and Competitive Rate** possible with extended repayment term
- **Cosigner Release Available** for creditworthy borrowers after 12 consecutive on-time principal and interest payments
- **Interest-Only Repayment Option** available for first 4 years followed by 11 years of principal and interest repayment

For more information, visit  
[www.lendkey.com/studentloans/ParishionersFCU](http://www.lendkey.com/studentloans/ParishionersFCU)



## Pumpkin Decorating Contest!

It's that time again for Parishioners FCU's Annual Pumpkin Decorating Contest! Pick up your pumpkin starting October 13 and turn it in by October 29 for a chance to win Prizes!

Voting will take place October 30.

*You must be a PFCU member and 12 years and under to participate. No carving allowed.*

## Parishioners FCU Is Now on Facebook!

Let's get connected!

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!*

## November Food Drive

*Showing Our Thankfulness by Feeding Those in Need in Our Community*

Please join Parishioners Federal Credit Union in feeding the hungry this *November* by bringing in canned and non-perishable food items. Just look for the donation box in the Credit Union lobby *during the month of November*. All donations will go to a local food bank to feed the hungry in our community.





## 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 \$3,000.00
- No credit history or income verification required
- 48 month term with no prepayment penalty
- APR is now only 7.99%



## Fall Membership Promotion

*Put the Benefits of Membership to Work for You!*

We thank you for using your credit union and we're rewarding you for taking advantage of our services and referring new members.

Starting October 1, 2015 we will be giving raffle tickets to any member who opens a new checking account. Members will also receive additional raffle tickets for referring new members who open a checking account (new member opening checking account will also receive a ticket). Drawings will be held quarterly, beginning December 2015. Come into our branch to view the Gift Basket displayed in the lobby!

*Members must be in good standing with the Credit Union to qualify.*

# Coming Soon to PFCU!

- Mobile Banking
- Home Banking password changes
- Remote Deposit Capture
- EMV Debit Cards



## Message from the PFCU President

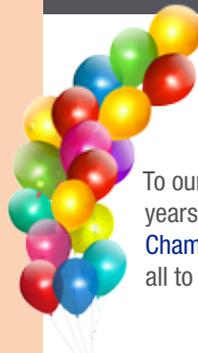
Soon after receiving this Newsletter, the Fall season starts, as autumn begins Wednesday, September 23.

As I write this, even though the year is far from over, I am tempted to think about the end of the year already; as this is the last Newsletter you will get in 2015. I think of some of the new products and services we began this year and some of the members that have milestone birthdays. Happy Birthday to Mark (60), Patricia, (84), Jack (86), Anna (90), Leonard (91), Laura (94), Margaret (96), and others. Thank you for your membership and for making the credit union a nicer place. Also, thanks to our members that I have had the pleasure in my 25 years with the credit union to see grow into young adults (Claire, Sarah, Ashley, and others).

New things we've done this year include a fresh look to our website with easier online access and email features, a Facebook page that highlights our many member-centric events and special loan programs, new loan programs to help build or establish credit and brand new is our student loan program.

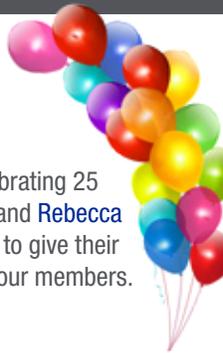
Coming soon next year is a re-issue of our debit cards to EMV chip enabled cards, mobile banking and direct deposit capture—giving you the ability to turn your debit card off and on, plus transact business and deposit checks using your cell phone. An exciting year ahead to be sure.

As always, thank you for using your Credit Union.



## Congratulations!

To our credit union employees Mark Marderness (celebrating 25 years this coming December), Karla Jovel (14 years), and Rebecca Chambers (7 years). They have dedicated themselves to give their all to the credit union and provide the best service to our members.



PARISHIONERS FEDERAL CREDIT UNION  
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Torrance, CA 90501

[www.parishionersfcu.org](http://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](http://www.parishionersfcu.org) and click on Email Us to send us an e-mail.

24 HR TELEPHONE BANKING  
800.599.7433