

Free Checking Account and a Chance to Win an Apple® iPad Air® 2!

Enjoy the benefits of a Parishioners FCU Checking Account with NO minimum balance requirements! Open a new loan October 1 through December 30 and you will be qualified for a free checking account for the life of your loan.

During this promotion anyone who opens a new loan or checking account will be entered to win an Apple iPad Air 2!

Already have a PFCU Checking Account? Refer a new member to open a Checking Account or Loan and you will both be entered to win!



Members will receive 1 raffle ticket for a new checking account opened and 1 raffle ticket for a new loan opened during the promotion. Lines of Credit and Real Estate Loans are not eligible. Members will receive 1 raffle ticket for every referral. Referrals must be new members that open a checking account and/or loan. Regular underwriting guidelines apply and not all members will qualify for a new loan.

Parishioners Mobile Application Is Here!

Look for our new **Mobile Banking App** in the App Store and Google Play Store.

Benefits and Features

Picture Pay—Upload new billing information to Bill Pay by taking a picture of your bill or statement.

Check Deposit—Deposit checks directly to your account by taking a picture with your phone. There is a maximum deposit amount of \$5,000 and 5 checks per day. (Cannot exceed \$20,000 or 20 checks a month.) Check holds may apply.

Manage Cards—Turn your Debit/ATM cards on or off if you think you may have misplaced them.

Manage Accounts—View balances, monitor account activity, make transfers within your own accounts or to other members, set account alerts and much more.



Auto Loans As Low As 1.75% APR!*



That's right! Parishioners FCU Auto Loans are as low as 1.75% APR. Looking to purchase a new or used car? Rates as low as 1.75% APR on vehicles 2010 or newer. Apply online and get preapproved today.

Do you have an auto loan financed with another lender?

Refinance with PFCU and lower your rate by 2%, as low as 1.75% APR! Need extra cash? Ask us if you have equity in your vehicle and take cash out at this great low rate! Save monthly and on your overall interest charge by lowering your monthly payment and APR!

As a bonus, enjoy FREE Checking for the life of your loan! Plus During this promotion anyone who opens a new loan or checking account will be entered to win an Apple iPad Air 2!

**Annual Percentage Rate. Regular underwriting guidelines apply and not all members will qualify for a new loan. Members will receive 1 raffle ticket for a new checking account opened and 1 raffle ticket for a new loan opened during the promotion. Lines of Credit, Payday Advances and Real Estate Loans are not eligible for free checking. Members will receive 1 raffle ticket for every referral. Referrals must be new members that open a checking account and/or loan.*

New for Home Banking!

To enhance protection to your Home Banking account, all members will be prompted to create a new user name on or after Tuesday, October 11.

Create a unique user name for your account using 5–20 characters. It must have one upper-case letter and no special characters.



Your password will remain the same. If you have forgotten your password, there is a “forgot your password” tab on the sign in page. However, there will not be a “forgot your username” button.

Effective Nov. 1:

- Inactive fee from \$10.00 to \$20.00
- Annual Plastic fee from \$5.00 to \$6.00



Pumpkin Decorating Contest



It's that time again for Parishioners FCU's Annual Pumpkin Decorating Contest! Pick up your pumpkin starting October 11 and turn it in by October 28 for a chance to win prizes!

Voting will take place Monday October 31.

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

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.

Skip a Payment

Are you pinching your pockets after all the summer 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.*

A Message from Your Friends at the Credit Union

By Nicole Hudak

We've reached the final quarter of another year. 2016 was an eventful year for the credit union. We celebrated our 55th year of service with auto loan promotions and giveaways throughout the year to give back to our members, and we even launched our very own mobile app. Three of our employees had milestone anniversaries, Jackie and Kevin both celebrated their 5th year with the credit union, and Karla her 15th! We are lucky to have such a good group here at the credit union. We truly feel like family and we want you to know that you are a part of that too.

When the holiday season comes around, it always makes me reminisce on good times spent with friends and family. Choosing a costume theme with the staff, seeing all the creatively decorated pumpkins our younger members bring in. Watching people come together to help the hungry for Thanksgiving and decorating the tree for all of our members to enjoy in the lobby.

"I enjoy the feeling of an extended family. I worked for the credit union from age 18–21 and I loved it."—Lisa, Member since 1984.

"I always have a pleasant time at the credit union. The staff is so nice and always makes me feel like I'm part of the family. Thank you for doing a wonderful job!"—Angelica, Member since 1991.

We love hearing your fond memories of time spent with the credit union, please feel free to share with us by leaving a testimonial at www.parishionersfcu.org/testimonial.php or post a review on our Facebook page at www.facebook.com/Parishionersfcu

Congratulations!

To **Rebecca Chambers** celebrating 8 years with the Credit Union in October and **Mark Marderness** celebrating 26 years in December.

PARISHIONERS FEDERAL CREDIT UNION
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www.parishionersfcu.org

OFFICE HOURS
Mon/Tue/Thu 8:30am–5:00pm
Wednesday 10:00am–5:00pm
Friday 9:00am–6:00 pm

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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