



President's Letter

We heard a great deal about change—from both political parties—in the election cycle of 2008. Now, as we head into the new year, we are all experiencing changes—some welcome, some less so—in our work and daily lives, in our nation's leadership, in our business and personal finances.

Each New Year offers us a fresh start—a chance to reflect on the successes and pitfalls of the previous year, and to embrace new practices and opportunities in the year ahead. It's no secret that 2008 held financial challenges for many of our members and our economy.

But 2009 is a new year and like you, we have specific plans to seize every opportunity to invest in our future. Our primary goal is to stand strong with our members—we continue to look for new ways to help those experiencing hardship. At the same time, we encourage you to rely on us for competitive financing, stable investments, and individual attention to your financial needs. It's a win-win situation: you get the most for your money, and your loyalty to the credit union bolsters the financial position of your fellow members.

As we grow stronger, our members grow stronger, and vice versa. Together, we will weather the current recession—whether it lasts through this year or next. We will survive and persevere, and eventually prosper again. Despite the challenges of today, part of our heritage as Americans is that we all believe in the promise of the future.

Nancy K. Wasczenski

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President & CEO

The Credit Union Way People Helping People

In these turbulent economic times, many people become unsure of where to turn for help or advice when financial difficulties arrive on their doorstep. But as members of PARDA Federal Credit Union, you have a dedicated team ready and willing to look for every possible solution to any situation.

From timely bill consolidation loans designed to free up monthly cash flow, to money for unexpected auto repairs, to simple advice on what is the best deposit product option for your needs — remember PARDA Federal Credit Union is your credit union, and we are here to help.

Contact your local branch or the Member Response Center at 800-860-5640, and see what PARDA can do for you.



It's Election Time

This year's annual election will fill two expiring positions on PARDA Federal Credit Union's Board of Directors. Nominations must be in written form and postmarked by February 1, 2009 to qualify. Send your nominations to:

Chairman, Nominating Committee
PARDA Federal Credit Union
P.O. Box 5010
Rochester, MI 48308-5010

CO-OP Network Introduces New ATM Locator Service

The CO-OP Surcharge-Free Network recently announced a new way to locate surcharge-free ATMs via text messaging. Simply text your location — address, intersection or zip code — to 692667 (MYCOOP) from any mobile phone, and the nearest surcharge-free ATM location will be sent back to your phone.



Like CO-OP Network ATMs, 692667 (MYCOOP) is a surcharge-free service. But check with your mobile phone provider, as standard text messaging rates may apply. And don't worry — you will not receive any unsolicited messages by using 692667 (MYCOOP).

For additional information, please visit:
www.co-ops.org/public/locators/ATMlocator/index.cfm

Your Bottom Line in 2009:

Simplify and Organize



Simplify Your Transactions

1) *Direct Deposit* automatically deposits your paycheck and other regular income into your credit union account. Free yourself from trips to the credit union! It's safe, reliable and convenient.

2) *Payroll Deductions* can be arranged to regularly pay your mortgage, utility bills, insurance premiums and other recurring charges — avoiding the hassles of making scheduled payments and any late charges or service interruptions. Payroll Deductions can also be arranged to make routine deposits to build your savings account.

3) *P.A.R.* — our touch-tone telephone teller — lets you:

- confirm which checks or deposits have cleared
- obtain account balance(s)
- transfer money between your credit union accounts

4) *Home Banking & Bill Pay* helps you manage your credit union accounts via Internet quickly and easily from your desktop, 24/7/365. These services are provided free by the credit union, which eliminates postage expense, and are protected by the highest industry-standard encryption security available.

Organize Your Finances

1) Create and maintain current files of your financial statements, insurance policies, and other personal records, preferably in a fire/waterproof safe. Keep passports, medical directives, prescriptions and estate plan documents accessible for emergencies in your home safe as well.



2) Shred and discard old documents. Your accountant or attorney can tell you when it's safe to destroy financial records. For most people, cancelled checks that support tax returns (such as charitable contributions, investments, home improvement costs or tax payments) should be held for at least seven years, while those with no long-term tax significance usually can be destroyed after about a year. Assuming you don't need them for tax purposes, also destroy the records of old financial accounts, life insurance policies and other assets you no longer own.

For assistance in simplifying and organizing your finances, talk to your credit union! **We're here to help you make 2009 your best year ever.**



Holiday Hours

January 1 — New Year's Day

All locations closed.

January 19 — Martin Luther King, Jr. Day

Rochester closed.

February 16 — Presidents' Day

Lititz, Morris Plains closed.

April 10 — Good Friday

Rochester, Lititz, Rockford closed.

Support Ctr, Greenwood, Eastpointe,

Ann Arbor, Holland open 9am-1pm.

Contact Us

2601 Cambridge Court, Suite 210
Auburn Hills, MI 48326

IMPORTANT CONTACTS

Member Response Center 800.860.5640

Jeffrey Foster, Team Leader

P.A.R.-Audio Response System

1.800.860.5640, Option 2

**Lost/Stolen or Member Service
for MasterCard Credit Cards**

1-800-820-8302

PARDA Financial Partners LLC

MI, IL, SC branches — Toll-free 800.860.5636
NJ, CT, PA branches — Toll-free 800.422.8562

Lost or stolen Debit Cards

800.754.4128

After Hours Lending

866.511.5174

BRANCH OFFICES

Ypsilanti, MI 734.973.7208

Lisa Kempf, Branch Manager

Eastpointe, MI 586.773.9444

Maxine Alexander, Branch Manager

Greenwood, SC 800.55.PARDA

Cathy W. Maffett, Branch Manager 864.223.6787

Holland, MI (Felch St.) 616.994.6117

Kelly Winkleblack, Branch Manager

Holland, MI (24th St.) 616.392.6979

Kelly Thomas, Regional Manager

Lititz, PA 717.627.9329

Lori Pursel, Branch Manager

Milford, CT 203.882.2327

Karen Tosado, Branch Manager

Morris Plains, NJ 973.385.2885

Mary Beth Sherman, Branch Manager

Rochester, MI 248.656.5207

Mary Bauer, Head Teller

Rockford, IL 815.282.5631

Diana Outzen, Branch Manager

www.parda.com

**Member Response Center
1-800-860-5640**