



THE PARDA POST — VOLUME 2, NUMBER 2 — 2024

FREEDOM LINE OF CREDIT: THE MOST FLEXIBLE LOAN YOU'LL EVER HAVE.

Most people associate a line of credit with a loan that's secured by a home. But what if you could enjoy the same level of flexibility without needing to own a home at all?

That's precisely what Parada's Freedom Line of Credit is — a ready-to-use source of purchasing power or a financial safety net.



Use your funds for larger seasonal expenses like back-to-school purchases or a vacation getaway. Or save your line for unplanned expenses — like an emergency tooth extraction.

Lines of credit are available starting at \$500, and can be accessed 24/7 by transferring funds from your Freedom Line to a Parada checking or savings account using Online or Mobile Banking.

Plus, you'll only need to make payments when you use your line, and you'll only pay interest on the amount of line you use.

For more information or to apply, stop by your nearest branch, call 800.860.5640, or visit parada.com/personalloans





90 DAYS OF NO PAYMENTS ON AUTO LOANS!

We finance new, used, and refinanced vehicles. Plus — we can finance your lease buyout. Enjoy 90 days of no payments* on rates as low as 6.24% APR.**

Membership required. \$1 membership deposit required for all borrowers.

*Interest accrues at the time of the loan. Parda reserves the right to end this promotion at any time. Some restrictions may apply.

**APR — Annual Percentage Rate. Rate disclosed above is the lowest rate available and includes a direct deposit discount with Parda Federal Credit Union. Approval, rate, and term are based on individual credit (credit score), collateral value, and ability to repay (proof of income). APR is subject to change. Contact a Credit Union representative for complete details. Refinancing option does not apply to current Parda Federal Credit Union loans. Some restrictions may apply. The estimated monthly payment for 60 months is \$19.45 per \$1,000 borrowed at a rate of 6.24% APR.

FRAUD WARNING: DON'T BE PHOOLED BY PHISHING!

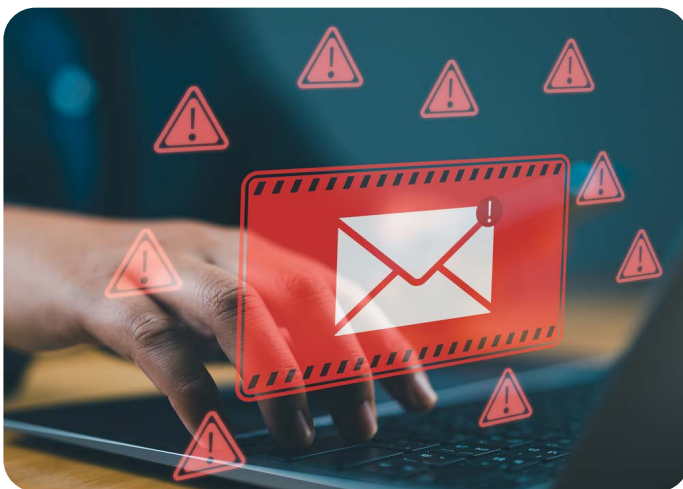
As you may already know, Parda has upgraded our debit cards — and is issuing new ones to all members who had an existing debit card.

As we work through this process, please remember that Parda Credit Union employees will never contact you to ask for personal identifying information.

This includes, but is not limited to, your debit/credit card numbers, your account number, your debit card PIN, or your social security number. Note that when you call Parda, you may need to provide some information — but only on calls that you initiate.

If you believe you may have inadvertently given out your personal identifying information or have been a victim of a scam or fraud, please contact us immediately at 800.860.5640.

Additionally, to learn more about how you can recognize and avoid scams, the Banzai financial literacy program has some great information: parda.banzai.org/wellness/resources/recognizing-and-avoiding-scams



HAVE COMMENTS, QUESTIONS, SUGGESTIONS? PLEASE SEND THEM TO MARKETING@PARDA.COM.



THE FREEDOM TO SHARE THE WEALTH THANKS TO REFERRAL REWARDS!

Know a friend or family member who would benefit from being a member of Parda? Tell them to drop your name when applying for membership. You'll earn \$25 for each new member you refer.

Additionally, the people you refer can earn up to \$250 in their first three months of membership!

To learn more, visit parda.com/refer

UPCOMING BRANCH CLOSINGS

Monday, September 2
Labor Day: All Branches Closed

Monday, October 14
Columbus Day & Indigenous People's Day: All Branches Closed



THE FREEDOM TO BE YOU