

PERSONAL LOANS



The freedom to be prepared – always.

Personal loans provide the money you need, for whatever you need!

Members use Parda Personal Loans to cover:

- Debt consolidation
- Medical expenses
- Education costs
- Repairs and updates
- Travel adventures
- Milestone celebrations

All of our Personal Loans feature:

- Competitive rates
- Online, in-person, or over-the-phone applications
- Varying terms (depending on the loan amount)
- No prepayment penalties
- Debt protection coverage available
- 24/7 online access to your accounts

Personal Loan

- A perfect choice if you need a specific amount
- No collateral required
- Flexible repayment terms¹
- Option to Skip-a-Pay periodically²
- Fixed monthly payments

Member Express Loan

- Quick cash for whatever you need
- Borrow up to \$2,000.00
- Flexible terms available³

Freedom Line of Credit

- The most flexible loan you'll ever have
- Starting at \$500
- Prepare for emergencies with immediate access to available funds for urgent pet care, unexpected home repairs, and everything in between
- Make larger purchases when you want without having to apply for a new loan every time: winter tires, spring break vacations, summer landscaping projects, or back-to-school expenses in the fall – a Freedom Line is handy no matter the season
- Avoid unexpected fees by setting up the Freedom Line to cover overdrafts on your accounts
- Access cash quickly by transferring funds from your Freedom Line into a Parda checking or savings account instantly on Mobile or Online Banking

Parda Premier Line of Credit

- All the same great features as our Freedom Line of Credit, but with a lower rate
- Revolving line of credit starting at \$5,000
- Minimum credit score of 640 required
- Low minimum monthly payments – 2% of outstanding balance

Credit Union Membership required. For qualified borrowers. Approval, rate, and term based on individual credit and ability to repay. Rates and terms subject to change at any time.

¹Not all loans qualify.

²Skip a Pay offers exclude Line of Credit, Parda Premier Line of Credit, all Real Estate Loans, Buy Now, Pay Later, and balloon auto loans. Interest will continue to accumulate on your loan(s) during the month you skip your payment.

³APR = Annual Percentage Rate. APR is 17.9%. Qualifications: Borrower must be a member of Parda Federal Credit Union for a minimum of 6 months. Member must have a minimum of \$1,500 in direct deposit funds coming in consistently for the previous 3 months. Loans and share accounts must be in good standing at the time of application. Limit, one open Member Express Loan at a time. No more than two Member Express loans within a 12-month period. Max term available is 24 months for up to \$2,000 borrowed. Term and approval based on individual credit history (credit score) and ability to repay (proof of income). Payment Example: The estimated monthly payment is \$91.64 for every \$1,000 borrowed at a rate of 17.9% for 12 months.



Federally insured by NCUA.

NMLS ID
#658193

Click www.parda.com

Call 1.800.860.5640

Come In to your nearest branch today!

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