

DIGITAL SERVICES



The freedom to access to your Parada accounts – 24/7/365.

Online Banking at [parda.com](#)

Our user-friendly web-based [banking site](#) is free to all members, and offers all the advanced features you expect:

- View account balances
- View posted checks, transactions, and transaction holds
- Transfer money between your Parada accounts, to other members or other institutions
- Make and schedule credit card and loan payments
- Online bill pay
- View electronic statements
- Account alerts and dashboards
- Set up budgets, review monthly income and expenses
- Request checks and stop payments
- Reorder checks
- Check current loan and savings rates
- Apply for a loan or credit card

My Credit

Now you can access your credit score and report whenever you log in to Parada's online or mobile banking platforms. With [My Credit](#), you can:

- Stay on top of your credit with alerts when your score changes
- Track and manage your debt in one spot — easily see open balances and monthly payments and more
- See how your credit score might change when you take certain actions like getting a loan or opening a new credit card

Mobile Banking

Our [Mobile App](#) is like having a Parada branch with you wherever you go. Check out these convenient features:

- Log in with fingerprint/facial recognition
- Get quick account balances
- Transfer money between your accounts or to any Parada member
- Pay bills
- Deposit checks
- View posted checks, transactions, and transaction holds
- Navigate to nearby ATMs & branches
- Check our latest news & promotions
- Check current loan and savings rates
- Apply for a loan

ParadaCX

[ParadaCX](#) stands for Parada Card Xperience. We're making your debit card more manageable than ever.

Our new secondary ParadaCX app for Google and Apple mobile devices allows you to:

- View recent and pending transactions
- Report your debit card lost or stolen
- Lock or unlock your debit card
- Set alerts and controls on your Parada debit card
- Set travel notifications
- View your debit card details

Online Bill Pay

Save time for what matters. Manage all your bills in one place to maximize your:

- **Savings** - Save money on stamps and trips to the post office.
- **Security** - Protect against check fraud with electronic payments.
- **Simplicity** - Track your payments history at a glance.
- **Convenience** - Receive and pay your bills all in one place.
- **Confidence** - Check to confirm that payments went through.
- **Control** - Schedule single or recurring payments in just a few steps.

Enroll in Bill Pay through [Online Banking](#).

Log into Online Banking and go to the Pay Bills/Transfer tab.

Digital Applications

Use our simple online forms to apply for:

- Vehicle Loans
- Personal Loans
- Credit Cards
- Home Equity Loans
- Mortgage Loans



Credit Union Membership required. To use the Parada Federal Credit Union mobile app, you must be a PARDA member and enrolled in our online banking service. Members with accounts in good standing, with both a valid physical mail and email address, are eligible for Mobile Deposit Capture. Account eligibility reviewed daily. There is no charge for the Parada Mobile Banking App; however, charges from your mobile service provider may apply. Funds availability: Funds deposited through Mobile Deposit Capture will be available according to the Credit Union's Funds Availability policy. Your deposits via Mobile Deposit are deemed to be received by the Credit Union at the time the system indicates a successful transaction is completed until 5:00 PM EST. Deposits received after 5:00 PM EST will be considered deposited on the next business day. Business day is defined as Monday through Friday. Deposit Acceptance: Deposits are subject to verification and may not be available for immediate withdrawal. Deposit limits and other restrictions apply. Please refer to Parada's Online Banking, Bill Payment and Mobile Deposit Capture Disclosure, for additional information.



Federally insured by NCUA.

NMLS ID #658193

Click [www.parda.com](#)

Call 1.800.860.5640

Come In to your nearest branch today!

Rev. 10/21

DIGITAL SERVICES



Direct Deposit

Direct deposit is a secure, easy way to have payments deposited automatically into your Parada checking or savings account.

- Paychecks or Social Security payments
- Tax refunds
- Flexible Spending Account (FSA) payments
- Child support and maintenance
- Retirements benefits (Pensions and IRA and 401K distributions)
- Stock Dividends

Deposits are made electronically, so you never have to worry about lost checks or going to the Credit Union.

Direct deposit is also faster than paper deposits — you can access your money on the day of deposit.

****Get an additional .25% off our loan rates when you set up direct deposit to your Parada account.***

Parada's Routing and Transit number is: 272478910

Visit www.parda.com for detailed instructions how to set up direct deposit.

*For qualified borrowers only. Excludes all lines of credit and real estate loans. 50% of net pay required to qualify for direct deposit rate reduction. Additional exclusions may apply.

Debit Card

Your Parada Mastercard® Debit Card offers safety and acceptance worldwide with features you can count on:

- **Online or In-Person** wherever Mastercard is accepted, transactions deduct directly from your checking account.
- **Easy access to cash when you need it** for free at Parada and CO-OP Network ATMs,* or at stores, when you enter your PIN and select "cash back."
- **Bill Payment** saves time — add your debit card on file at your favorite online retailers.
- **Control your card with your smart phone** and our ParadaCX app. Turn your card off/on, receive instant alerts, and limit usage based on location, merchant preferences, transaction type, and threshold limits.
- **Enjoy cash back offers with Ampre** that are tied directly to your card from popular national, regional and local retailers.
- **Protection wherever you shop** when you use your Parada Mastercard Debit Card. You're protected by Mastercard's Zero Liability Protection should any unauthorized use occur.**
- **Mastercard ID Theft Protection™** – at no extra cost – helps you detect and resolve identity theft.

Request a Parada Mastercard Debit Card today by calling our Member Solution Center at 1.800.860.5640 or stopping in at your local branch. Learn more at www.parda.com



*The first 10 Transfers, Withdrawals, and Balance Inquiries in a month are free, and then they are \$1.00 each. If you choose an ATM outside of the Parada or CO-OP network, a surcharge may also be imposed by the machine's owner. **Mastercard's Zero Liability Protection covers U.S. issued cards only and does not apply to ATM transactions, PIN transactions not processed by Mastercard, or certain commercial card transactions. Cardholder must notify Parada promptly of any unauthorized use. Account qualifications apply. App Store and Apple Pay are registered trademarks of Apple Inc. Google Play and Google Pay are registered trademarks of Google LLC. Samsung Pay and the Samsung Pay logo are registered trademarks of Samsung Electronics Co., Ltd.

Go paperless with eStatements

- **Secure** - Prevents the possibility of statements being stolen from your mailbox.
- **Organized** - Archives your statements in one location.
- **Accessible** - Easily download and print statements when you do need copies.

It's easy to enroll in eStatements! Log into Online Banking, and go to the eDocuments tab to sign up.



Federally insured by NCUA.

NMLS ID
#658193

Click www.parda.com
Call 1.800.860.5640
Come In to your nearest branch today!

Rev. 10/21