

PARDA

FEDERAL CREDIT UNION

ANYTIME ANYWHERE


Thank you for your membership as we all work hard to navigate through these challenging times. We are focused on supporting you in the coming weeks. We will continue to [communicate updates](#) and notify you of any changes.


-Kimberly Jones, President/CEO





We are ready to help.

Our team is standing by ready to help members impacted by COVID-19. We developed a [Financial Relief Package](#) to help those that need financial support during this time. Contact us to discuss these options or other solutions that may be available at 1.800.860.5640

 **No-Fee Skip-a-Pay** — Skip up to two payments, with no fees, on your March, April, or May personal, auto, or recreational vehicle loan.

 **Financial Relief Loan*** — Until May 15, 2020, we are offering a special relief loan up to \$8,000 with a rate as low as 2.99% APR, max term of 36 months and 90 Days of no payments.

 **90 Days of No Payments**** — Refinance any auto or recreational vehicle loan held at another financial institution and make no payments for 90 days.

 **Free Financial Counseling** — Visit GreenPath for more help on dealing with financial emergencies and/or income loss.

Member First Mortgage Relief

If you are seeking mortgage payment relief due to COVID-19 or natural disaster, please contact Member First Mortgage's Home Preservation Department at 866-636-1053 or email loss_mitigation@memberfirstmortgage.com. Remain connected to your account 24/7 online.

Credit Card Payment Relief

Get assistance with your account. If you have been impacted by COVID-19, contact Card Member Service at 800-558-3424. Remain connected to your account 24/7 online.

*\$8,000 maximum loan amount. Approval, Amount, Rate and Term based on individual credit. Loan is not eligible for the Direct Deposit Discount. One loan per household. Limited time offer. Must be a member as of March 1, 2020. Loan Payment Example: The estimated monthly payment: \$29.08 per \$1000.00 borrowed at a rate of 2.99% for 36 months. Other rates and terms may apply. Proceeds may not be used to refinance an existing PARDA Federal Credit Union Loan. Other restrictions may apply.

**Credit Union membership required. Interest accrues at the time of the loan. Valid through 5/15/20. Refinancing option does not apply to current PARDA Federal Credit Union loans. Some restrictions may apply. Rate is based on individual credit history (credit score), term, collateral value and ability to repay (proof of income). APR is subject to change. Payment Example: 2.74% APR for 60 months is \$17.85 per \$1,000 borrowed. Other rates and terms may apply. Other restrictions may apply.



Facebook
facebook.com/pardafcu

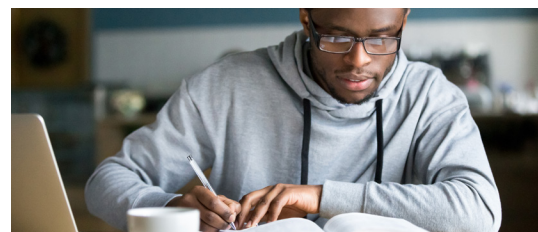


LinkedIn
linkedin.com/company/pardafcu



Instagram
[@pardafcu](https://instagram.com/pardafcu)

www.parda.com ■ 1.800.860.5640



APPLY FOR A 2020 PARDA SCHOLARSHIP

Requirements:

- Applicants need to be members in good standing
- Applicants need to submit an essay answer to the proposed question in under 1000 words
- Applicants need to currently be an undergraduate student enrolled in an accredited college or university, or entering an accredited college or university in the fall upon graduation from high school
- Applicants need to have a minimum 2.5 cumulative Grade Point Average (GPA), and provide a copy of their transcript with this application
- Applicants need to demonstrate participation in service to their school and/or community

Applications must be submitted by
June 15, 2020 by 11:59 p.m.

APPLY TODAY

ANNUAL MEETING

MAY 21, 2020
5:30 P.M.

2601 Cambridge Court
Suite 210
Auburn Hills, MI 48326



PARDA Federal Credit Union
NMLS ID# 658193

Member First Mortgage LLC
NMLS ID# 149532



We have a new partner – **Banzai!**

Financial education for the entire family.

PARDA has teamed up with Banzai to provide online financial tools including: calculators, articles, coaches, and simulation courses for people of all ages in every stage of life!

Banzai is a FUN approach to financial education:

Adults – Banzai's rich array of resources helps:

- Discover ideas for teaching kids about money
- Analyze financial decisions with planning calculators
- Plan for big life events, such as going to college, buying your first home, or saving for retirement

Kids and Teens - Banzai's "edutainment" approach makes it fun to:

- Test your financial skills
- Level up your knowledge about savings, expenses, interest and more by managing a budget through interactive games
- Learn responsible money management beyond the "piggy bank"

Take advantage of these resources:

Calculators: Use these calculators to help budget, plan for retirement, or even estimate your loan payment.

Articles: On topics ranging from teaching children about money to critical retirement choices, and everything in-between.

Coaches: Walk through important financial decisions with an online coach.

Simulation Courses: Make decisions in a sim environment to learn financial literacy first-hand, and have some fun!

Level up your money game!

The services offered are not a deposit account, and is not federally insured, sold or guaranteed by PARDA Federal Credit Union.

GO TO BANZAI

Deposit your checks with our mobile app!

Mobile deposit is easy to use:



Log in to our mobile app and select Mobile Deposit



Enter the amount and select the account for the deposit



Endorse the check with your signature and "For Remote Deposit Only"



Photograph both sides and submit the deposit

Eastpointe, MI
586.773.9444

Holland, MI (Felch St.)
616.994.6117

Holland, MI (24th St.)
616.392.6979

Ypsilanti, MI
734.973.7208

Greenwood, SC
864.223.6787

Lititz, PA
717.405.3498

Milford, CT
203.882.2327

Rockford, IL
815.282.5620

Member Solution Center
1.800.860.5640

PARDA Financial Partner
Investment Services
800.860.5640

Lost/Stolen or Member
Service for VISA Credit Cards
800.558.3424

Lost or Stolen Debit Cards
800.528.2273

Routing/Transit Number
272478910



NMLS ID
#658193

Federally Insured by NCUA

Protect yourself from scams and fraud.

Scammers and hackers are taking advantage of people's fears surrounding the Coronavirus. Here are important tips and information to protect yourself.

Quick Tips:

- Do not share card, account, or personal information on social media, emails, or phone calls.
- Do not click on attachments or links in emails you were not expecting.
- Seek out information from reputable websites by going to the websites directly.
- Report coronavirus-related scams to the Federal Trade Commission at ftc.gov/complaint.
- PARDA will never contact you in any manner and ask you for your card number, account number, or any other personal information. If you suspect fraudulent contact or activity on your card or account, call us at 1.800.860.5640.
- It is important to only use reputable sources when searching for information on the Coronavirus.
- If you are making donations, do your homework on the organization before you donate to it.

FOR MORE INFORMATION

83 Years of PARDA In March, we celebrated 83 years of serving members with a Flashback Friday.



Limited time offer.

The purchasing power of Zero.

0% intro APR on purchases and balance transfers for 20 billing cycles

After that, a variable APR, currently 11.99% - 20.99%



0% intro APR

0% intro APR for 20 billing cycles means not only can you get what you need, you can consolidate your balances.

No annual fee

Enjoy all these benefits without a yearly fee.

No fraud liability

You're never responsible for charges you don't make.

LEARN MORE



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#658193

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