

# PARDA

FEDERAL CREDIT UNION

ANYTIME ANYWHERE



Have you heard the news?!

We launched a new website!

Come and explore today at

[www.parda.com](http://www.parda.com)



Wrap up all your holiday plans with our

## Holly Jolly Trio!

We know that you have big, exciting plans for this season. Let us enhance your holiday budget with one of these helpful choices! These options are available until **January 31, 2020!**



**Winter WonderLoan** — Qualified members can borrow up to \$2,500.00 for all the festivities. Take up to 1% off our Signature Loan rate (resulting in a special rate as low as 7.70% APR\*) and celebrate in style!



**Member Express Loan** — This option lets you spread cheer while spreading your holiday expenses out over the next 12 months. Borrow \$1,000.00 for quick cash with no credit check and payments of just \$95.00.



**Skip-a-Pay** — Take a break from your payment on qualifying PARDA loans. Pay a small fee, and keep the money in your account for gifts, travel and entertainment. (Just complete and return the request form on page 3!)

**However you make it merry, all of us at PARDA wish you a warm and wonderful holiday season!**

LIMITED TIME OFFER. Membership required. (1)APR=Annual Percentage Rate. 7.70% APR is the lowest rate available for a PARDA Signature Loan which includes a promotional discount of 1%. Term up to 12 months. Approval, rate and amount based on individual credit history and ability to repay. Please contact a Loan Representative for more information. Payment example: 7.70% for 12 months is \$86.85 per \$1,000 borrowed. (2)Member Express Loan rate is 17.90% APR. (3)Skip-a-Pay offer does not apply to mortgages, home equities, credit cards, balloon auto loans, Member Express Loans or any line-of-credit. A \$35 processing fee will be applied for each payment skip requested. Interest will continue to accrue on your loan during the month you skip your payment. Subject to Skip-A-Pay criteria and approval. Contact a Credit Union representative for details.

We  Our Members!



Our team members enjoyed celebrating International Credit Union Day with 15 year Member Ms. Lula (left) and Rockford Member Deb (right)!



## WIN A \$100 VISA GIFT CARD!

We're looking for your input on how to make the PARDA service experience **even better in 2020!**

Fill out the survey for a chance to win a \$100 gift card!

## TAKE SURVEY





## START FRESH!

*Fix up your credit history  
with our Credit Builder Loan*

If you're just starting out, it can be tough to get approved for credit, because lenders want to see a proven track record of repayment. On the other hand if you've experienced financial hardship, your credit history may have suffered the consequences. In either case, our Credit Builder Loan lets you borrow \$500 - \$1,000 for a brand new beginning.

### CREDIT BUILDER LOAN ADVANTAGES

- Terms of 6-12 months
- No credit check
- Comparatively low rate (10% APR\*)
- Payments held in share account
- Payment history reported to credit bureaus
- Share balance released to you on full repayment

Visit [www.parda.com](http://www.parda.com) to learn more today!

Credit Union membership required. \*APR=Annual Percentage Rate, subject to change. Contact us to verify our latest rates. Funds will be transferred from the loan to a savings account. Loan proceeds will be frozen in the account until the loan is paid in full. Once the loan is paid in full, the freeze will be removed and you may access the funds. Minimum loan amount is \$500; maximum loan amount is \$1,000. Payment example: \$500 for 12 months at 10.00% APR is \$43.96 per month. Not a promise to lend; some restrictions apply. Contact a Credit Union representative for complete details.

PLEASE REVIEW  
US ON  
**Google**



*Thank you in advance —  
your review helps members  
of the community find the  
financial services to best  
suit their needs.*

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

## Holiday Hours

### **Member Solution Center; Greenwood, SC; and all Michigan branches**

Christmas Eve — Tuesday, December 24 - Open 9:00 am - 1:00 p.m.

Christmas Day — Wednesday, December 25 - closed

New Year's Eve — Tuesday, December 31 - Open 9:00 am - 1:00 p.m.

New Year's Day — Wednesday, January 1, 2020 - closed

### **Lititz, PA; Rockford, IL; and Milford, CT branches closed**

Two Days before Christmas (Rockford & Milford only closed)

Christmas Eve — Tuesday, December 24

Christmas Day — Wednesday, December 25

New Year's Eve — Tuesday, December 31 (Milford open 9 a.m. – 2 p.m.)

New Year's Day — Wednesday, January 1, 2020



NMLS ID  
#658193

PARDA Federal Credit Union's Skip-A-Pay program allows you to skip a loan payment. Choose a month below in which you would like to skip a payment. **A \$35 processing fee will be applied to each approved Skip-A-Pay. The processing fee can be paid by check or withdrawn from your PARDA account at the time your request is approved.** Mortgage, home equity, business, credit card, line of credit, or member express loans are not eligible. This application is due 10 days prior to your payment due date.

**PLEASE COMPLETE THE FOLLOWING:**

Borrower		Account#	
Joint Borrower		Loan Suffix	
Address		Phone	
City, State, Zip		Email	

**Skip:** (choose one) ☐ November 2019 ☐ December 2019 ☐ January 2020

**Payment for \$35 processing fee:** ☐ Savings ☐ Checking ☐ Check Enclosed\* (not eligible by fax)

By signing below, you request to skip the payment referenced above and authorize PARDA to extend the term of the loan. Interest will continue to accrue on your loan during the month you skip your payment. You agree to pay a processing fee of \$35 for each request. A skipped payment may reduce any GAP claim on insured loans.

**ALL PARTIES ON THE LOAN MUST SIGN THIS FORM.**

Borrower's Signature

Date

Joint Borrower's Signature

Date

You can fax the application to PARDA Federal Credit Union at 248.475.2550. You may also submit your application in person at any of your branches or by mail to: **Attn: Skip-A-Pay, 2601 Cambridge Court, Suite 210, Auburn Hills, MI 48326**

\*Returned checks will cause loan(s) to be returned to original due date(s). Subject to Skip-A-Pay criteria and approval.