



FINANCIAL FITNESS HELPS MORE THAN JUST YOUR MONEY

When you hear the word "fitness," what comes to mind? Gym memberships? Weights and treadmills? Lean, muscular athletes? Credit unions? If that last option seems out of place, it's probably because your brain automatically equates fitness with optimum physical health. When you consider the global health and wellness industry generated more than \$3.4 trillion last year, it's easy to understand the tendency to think that way.

According to dictionary definitions, fitness refers to the ability to accomplish a specific task or purpose. With this perspective, it's clear that physical fitness and financial fitness have some commonalities after all. Both types of fitness provide a wide range of personal benefits, and accomplishing goals in either area requires consistent effort, experienced guidance, and efficient tools.

Effective Tools

When you're working towards a physical goal, the right equipment can make all the difference. If you're trying to increase your flexibility, a basic yoga mat should be enough. If you're trying to improve your bench press, you'll need a barbell and bench. Depending on your financial situation, your needs might range from budgeting help and savings accounts to business solutions and investments options. Our credit union offers the perfect blend of products and services to help you accomplish your goals.

Consistent Effort

Fad diets and miracle cures will never lead to lasting physical fitness. Taking definitive steps towards an established goal is the key. This principle applies to finances as well. From budgeting to saving to investing, following healthy financial habits on a consistent basis leads to long-term success.

Experienced Guidance

Have you ever gone to a gym for the first time and wondered how to set your goals or structure a quality workout plan? If so, you know how valuable an experienced coach or trainer can be.

That's where PARDA FCU comes in. With our team of experts, it's easy to find a financial coach who can help you set goals and create a plan to accomplish them. And the best part? We don't charge for it like the gym does.

On the surface, physical fitness and financial fitness may seem like separate subjects. But science has shown that being

balanced and healthy in one area affects the other areas of your life. Thanks to this overlap effect, there are benefits to your physical well-being when you are financially healthy. If you're ready to start experiencing those benefits for yourself, contact a PARDA FCU representative today!



2018 SCHOLARSHIP WINNERS

This was a record-breaking year for our scholarship program, with twice as many applicants as in prior years. We are proud to announce our 2018 scholarship winners:

- Stephanie Matos
- Brooke Schmidt
- Ebony Ashford
- Alexis Sanchez

Alfred Edward Andrews III

A huge thank you to all of our amazing applicants!

The scholarship will help me specifically in lowering my tuition bill and more directly in purchasing my required books for the Fall semester.

> I want to truly thank you for awarding me this scholarship; this will also push me to do my best as an undergraduate pursuing my goals.

> > I truly appreciate this award.

- Stephanie Matos

CELEBRATING SIMPLY FREE CHECKING!





*APY=Annual Percentage Yield. Balances over \$500 will earn .050% APY. Account holder must be under the age of 18. New money only, no transfers. Dividends on nonrenewable, special Youth Summer Savings account will accrue daily and will be credited monthly. Limited time only. The balance will be transferred to a regular share account at the end of the promotional period, and the Youth Summer Savings account will be closed. Valid thru 9/30/2018.





PARDA.com

Holiday Closings 2018 Labor Day — September 3

Eastpoint, MI Branch 586.773.9444

Greenwood, SC Branch 864.223.6787

Holland, MI (Felch St.) Branch

Holland, MI (24th St.) Branch 616.392.6979

Lititz, PA Branch 717 405 3498

Milford, CT Branch 203.713.9877

Rockford, IL Branch 815.580.3096

Ypsilanti, MI Branch 734.973.7208

Member Solutions Center 800.860.5640

PARDA Financial Partners Investment Services 800 860 5640

Online Banking eaccess.parda.com

Lost/Stolen or Member Service for VISA® Credit Cards 800.558.3424

Lost or Stolen Debit Cards 800.860.5640 Select option 4, then option 1.

Routing/Transit Number 272478910

