

PARDA

FEDERAL CREDIT UNION

ANYTIME ANYWHERE



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www.parda.com ■ 1.800.860.5640



Take a Break... with our popular SKIP-A-PAY¹ program!

You have exciting plans this summer. Let us help you keep extra money in your budget!

PARDA Federal Credit Union's Skip-A-Pay program allows you to skip over one of your loan payments, as long as your loan is in good standing with us. This payment is then added to the end of your loan term.

It's easy. Just complete and return the [Skip-a-Pay Request Form](#) with a small processing fee, and enjoy your fun in the sun, travel and time with friends and family!

¹ Limited time offer. For qualified borrowers. Some restrictions apply. A \$35 processing fee will be applied for each payment skip requested. Mortgage, home equity, business, credit card, line of credit or member express loans are not eligible. Skip a Pay application is due 10 days prior to your payment due date. Interest will continue to accrue on your loan during the month your skip your payment. A skipped payment may reduce any GAP claim on insured loans. Ask a Credit Union representative for complete details.



Discover our Member Express Loan

Quick cash for all your summer adventures

Need just a little breathing room? Don't run up your high-interest credit cards; our Member Express Loan is a smarter option. Qualifying members can borrow up to \$1,000² at a competitive rate.

²Limited time offer. For qualified borrowers. Some restrictions apply. Ask a Credit Union representative for complete details.

Attention Parents:



Don't miss the Youth Summer Savings special

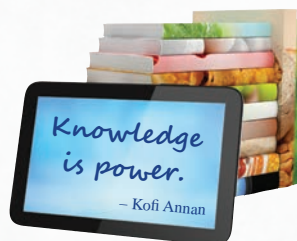
Build great saving habits early — get kids excited with a balance that grows quickly. Bring the youngsters in your life to PARDA and open a Youth Summer Savings account. It earns up to **10.47% APY³** on the first \$500 deposited!

³APY=Annual Percentage Yield. Balances over \$500 will earn at current share rate; refer to rate sheet or view rates online. Only PARDA Federal Credit Union members are eligible for this offer; membership requires a minimum of one share (par value \$25) on deposit with us. Account holder must be under the age of 18. New money only, no transfers. Dividends on non-renewable, special Youth Summer Savings Account will accrue daily and will be credited monthly. LIMITED TIME ONLY: JUNE 1, 2019 - SEPTEMBER 30, 2019. The balance will be transferred to a regular share account at the end of the promotional period (on or before October 1, 2019), and the Youth Summer Savings Account will be closed.

Congratulations to Our 2019 Scholarship Winners

PARDA Federal Credit Union's Scholarship Program recognizes young members for scholastic excellence and leadership in their school and community. Each of the following students has been awarded \$1,000 toward higher education expenses.

- **Justin B.** – attending University of Michigan
- **Matthew H.** – attending University of Michigan
- **Jadah B.** – attending Michigan State University
- **Ethan M.** – attending Princeton University
- **Paul K.** – attending Eastern Michigan University



We wish you well as you pursue your passions, and we look forward to celebrating your future successes!

Annual Meeting Highlights

from our President and CEO Kimberly Jones

EMPOWERING SUCCESS — For over 80 years, we've operated under the philosophy of "People Helping People", empowering members to reach their financial goals. At every stage of life's journey — from early financial literacy to college scholarships, from auto and home loans through retirement — we provide tools for you to achieve financial success.

STRENGTH IN PARTNERSHIPS — As your first resource for financial answers, we partner with experts to offer options — whether you're looking at investment strategies, planning for retirement, laying the groundwork for college savings or getting out of debt. Our lending partnerships offer access to first mortgages, business loans and loan protection products. Join us for meet-and-greets and hosted branch presentations to take advantage of these specialized services.

COMMITMENT TO COMMUNITY — We recognize and respect our role as a community leader, striving to support local events and charities throughout all our branch locations through sponsorship, volunteerism and monetary donations.

GROWING LIFELONG RELATIONSHIPS — In 2018, PARDA welcomed over 1,500 new members. A recent survey offered us invaluable feedback on the reasons our members choose to conduct business with us. The true nature of PARDA Federal Credit Union is represented by our dedicated staff. They are committed to developing the lifelong relationships that drive our success.

Moving forward, our focus remains to provide members with the products, services and guidance for a lifetime of financial well-being. On behalf of our Board of Directors, leadership and staff, I want to thank you for your membership and entrusting us with your business.



We are focused on building lifelong relationships – serving and empowering the financial success of each individual member.



SECURITY UPDATE | Maximize Your Control

Manage your PARDA Debit Card from your smartphone

MobiMoney is a mobile app that lets you manage your debit card from your mobile device! The app allows cardholders to:

- > turn their card off/on
- > receive instant alerts on their mobile device, and
- > limit usage based on location, merchant preferences, transaction type and threshold amounts.

For more details and helpful how-to videos, visit www.parda.com/mobimoney!

Download the MobiMoney app from the Apple or Google store.



Members have more to love

Get a **\$100 CASH REWARD** for every new line activated with Sprint®. For a limited time, this offer is available on unlimited lines! It's our way of showing you unlimited love.

Visit LoveMyCreditUnion.org/Paul to learn more.



Did You Know?



Your home can help you build your future

The equity you've built in your home is a smart source of borrowing power. Our Fixed Rate Home Equity Loan or PARDA Premier Home Equity Line of Credit puts the value of your home to work for you. We can help you decide which option is best for your circumstances.

WHAT EXACTLY IS HOME EQUITY?

Home equity is the difference between your home's fair market value and the outstanding balance of your mortgage and any other loans on the property. In other words, home equity is the portion of your home that you own.

HERE'S HOW TO ESTIMATE HOW MUCH EQUITY YOU HAVE:


**Value of
your home**

—
MINUS


**Amount you owe
on your mortgage**

=
EQUALS


**Your Total
Home Equity**

You may qualify to borrow a portion of your Total Home Equity for debt consolidation, home improvements, or a wide variety of other purposes. To learn more, talk to a team member at your local branch about your options, or contact our Member Solution Center.

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