

# PARDA

FEDERAL CREDIT UNION

ANYTIME ANYWHERE



PARDA Federal Credit Union  
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www.parda.com ■ 1.800.860.5640



## 2019 Scholarships Program

PARDA Federal Credit Union's Scholarship Program was established to recognize members who have shown scholastic excellence and leadership in their school and community. PARDA will award five applicants with a \$1,000 scholarship.

Visit [www.parda.com/scholarship\\_page](http://www.parda.com/scholarship_page) for eligibility requirements and to download an application.



## It's Mortgage Madness!

If you're looking to score a new home or refinance your existing mortgage, you're in luck! Mortgage rates have dropped again. Contact us today at 866-898-1818 or visit [www.parda.com/memberfirst](http://www.parda.com/memberfirst).



## Traditional or Roth?

Knowing the benefits of both Traditional IRAs and Roth IRAs can help you prepare for retirement. For more information about IRAs, contact us at 1-800-860-5640 or visit [www.parda.com/ira](http://www.parda.com/ira).

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  
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

## ANNUAL MEETING

Thursday, May 30, 2019 at 5:30 p.m.  
2601 Cambridge Court  
Suite 210  
Auburn Hills, MI 48326



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1.800.860.5640 | NMLS ID# 658193

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## IS NOW A GOOD TIME TO REFINANCE?

### When does it make sense to refinance?

- To get a lower interest rate
- Build equity faster
- Consolidate your debt
- To switch from an adjustable-rate loan (ARM) to a fixed-rate loan
- To get a loan that recognizes your improved creditworthiness
- Draw on the equity already built up in your home and get cash out

### Is now the best time to refinance?

- We'll help you evaluate your reasons for refinancing
- We can help you estimate the costs involved and choose the type of loan that best meets your financial goals
- We'll help you calculate how long it will take you to recover your costs
- We'll assist you in calculating your total monthly savings



866.898.1818 | NMLS ID# 149532

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



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MAKE SURE IT'S FOR YOU



MAKE THE BEST CHOICE