

November 30, 2010

HOLIDAY SPENDING TIPS



- **Make a spending plan**

- Start with a realistic idea of how much you can spend on all your holiday purchases.

- **Know your limits**

- Decide how much you'll spend on each person on your list.

- **Shop with a list**

- Lists help to avoid impulse buying.

- **Track your spending**

- Include gifts, holiday clothing, decorations, entertainment, travel, cards, etc.

The more cards you use, the harder it is to track spending. Carry just one or two cards. Your **Parish Credit Union VISA credit card and MasterCard debit card** are two great choices. You can easily view and print all of your VISA transactions www.ezCardinfo.com, or your debit card transactions on eBranch. Not set up for online access? Give your friendly credit union staff a call!



LOANS

Parish Credit Union offers loans of all shapes & sizes. Check out our website or give us a call to discuss which loan options best serve your needs.

In these tough times, and always,
your credit union is on your side!
We work for you!! (4681)

*If you have a loan with another lender,
we can probably save you money!*

Auto Loans
as low as 4.49% APR



Home Equity Loans
as low as 3.25% APR

And...

$\frac{1}{4}$ % Loan Rate Reduction for Dedicated
Parish Credit Union Members!!
Ask us how!

Holiday Skip-A-Pay



Ask about holiday skip-a-pay.

Free up some cash by skipping your
December or January loan payment.
(50966)

Call 419-729-9650 to see if you qualify.

Find your account number &
win a \$10 deposit!

Contact us during the month of
December to redeem your prize.

Let your credit union take the
hassle out of holiday shopping
so you can enjoy the season.

Give the gift of savings...



Share Certificates, Add-on Certificates, &
Special Purpose Savings Accounts are
great gifts for children & grandchildren!



Gift Cards



VISA Gift Cards are a great idea for Christmas.
Unlike some store gift cards, you can be assured
your VISA gift card will always be accepted.
Choose the denomination from \$10 to \$500.
Cost per card is \$2.75. (50642)

Stocking Stuffers



Zoo Lights Tickets



Holiday Hours

Christmas Eve: 10:00 – 1:00

Christmas Day: CLOSED

New Year's Eve: 10:00 – 1:00

New Year's Day: CLOSED

Your savings federally insured to at least \$250,000 and
backed by the full faith and credit of the
United States Government.

NCUA

National Credit Union Administration
U.S. Government Agency

