



December 31, 2011

## It Pays to Belong to Parish Credit Union...Literally!

### **VISA** Purchase Rebate

A rebate of up to **1% of purchase transactions** will be paid to members with Parish Federal Credit Union VISA cards. The rebate will be credited to share accounts in January. Earn money by using your card to charge all of your purchases.

### **VISA** Perks

- ✓ Rates as low as 7.99% APR Fixed
- ✓ NO Balance Transfer Fee
- ✓ NO Cash Advance Fee
- ✓ Purchase Rebate

Don't have a VISA with Parish Credit Union?  
Call today for an application!  
419-729-9650

### Loan Interest Rebate

Your Board of Directors has declared an **interest rebate of 1%** on all loans in good standing. Did you have a loan in 2011? If so, check your statement for the amount of your rebate.

The rebate was credited to share accounts in December.

### YOUR Credit Union makes loans of all types!

- ✓ New & Used Vehicles as low as 2.99% APR
- ✓ Tuition Loans as low as 0% APR
- ✓ Share Secured as low as 1.90% APR
- ✓ Home Equity Loans as low as 3.25% APR
- ✓ Signature Loans as low as 9.74% APR
- ✓ First Mortgages ~ call for rates

**Make it your New Year's Resolution to save & borrow where you belong!**

## 4.00% APY Checking Account!

Simply stop in or call to sign up today for eDraft.  
Earn 4.00% APY on your average daily balance up to \$400, with direct deposit & online access.

### Why have your checking anywhere else?

#### GO GREEN!

Get your Parish Credit Union statement delivered to your inbox, rather than your mailbox.

Why worry about your Parish Credit Union statements falling into the wrong hands while you are away from home?

Once you are on eBranch, just click the eStatement link!

It's Simple. It's Secure. It Saves a Tree.

#### Safe Deposit Box Rental

Protect your valuables for as little as \$10 a year!

### Update Your Info...



Have you moved?  
New home phone or cell number?  
For the best protection & service, make sure we have your current information today!

Be sure to watch for information on our upcoming annual membership event!

Find your account number & win a \$10 deposit!  
Contact us during the month of January to redeem your prize.

# Scholarships

Parish Credit Union is offering four \$1000 scholarships to four students attending a Catholic High School in the Diocese of Toledo, one for each grade level.

Visit [www.parishfcu.coop](http://www.parishfcu.coop) for a scholarship application. **Deadline is April 17, 2012.**

If you will be enrolled in post-secondary education next fall, visit [www.parishfcu.coop](http://www.parishfcu.coop) for a scholarship application.

**Deadline is February 10, 2012.**



## Tax Time!

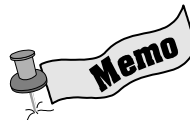


It's tax time again! Enclosed you will find important tax information. Please retain 1098 and 1099 notices for your income tax return.

For faster return – direct deposit to your Parish Credit Union account!

As you think about your 2011 tax return, remember your credit union offers IRAs.

Also, visit [www.parishfcu.coop](http://www.parishfcu.coop) under Discounts for 10% off Turbo Tax Online Deluxe Software!



### 2012 Holiday Closings

January 16<sup>th</sup>  
February 20<sup>th</sup>  
May 28<sup>th</sup>  
July 4<sup>th</sup>

September 3<sup>rd</sup>  
October 8<sup>th</sup>  
November 22<sup>nd</sup>  
December 25<sup>th</sup>

