




Which loan could help YOU??

- * New & Used Vehicles ~ as low as 5.99%APR! ~ terms up to 84 months
(includes RVs, Boats, & Motorcycles)
- * Home Equity Loans ~ as low as 5.00%APR
- * Stretch Pay Loans ~ low-cost payday loan alternative
- * Tuition Loans ~ as low as 9.00%APR
- * Property Improvement Loans ~ as low as 7.99%APR ~ terms up to 84 months
- * Mortgage Loans ~ fixed 1st mortgages (call for rates) 
- * Share Secured Loans ~ as low as 5.00%APR ~ terms up to 120 months
- * Write Yourself a Loan (Checking Account Line of Credit) ~ great for cash flow needs
- * Signature Loans ~ as low as 10.00%APR ~ terms up to 36 months



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!!

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

REBATE

A rebate of up to 1% of purchase transactions will be paid in January to members with Parish Federal Credit Union VISA cards. Earn cash by using your card to charge all of your every day purchases.



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 2008? If so, check your statement for the amount of your rebate.

December 31, 2008
Annual Privacy Notice

Parish Federal Credit Union is a financial cooperative whose mission is to serve its members by providing a safe and secure place to save, providing loans at fair and favorable rates, and providing other financial services to promote the wise use of credit. You can be confident that your financial privacy is a top priority of the credit union.

We are required by law to give you this privacy notice to explain how we collect, use, and safeguard your personal financial information. If you have any questions, please contact your credit union at 419-729-9650. We collect nonpublic personal information about you from the following sources:

Information we receive from you on applications or forms;
Information about your transactions with us or others;
Information we receive from a consumer reporting agency.

We are committed to providing you with competitive products and services designed to meet your financial needs. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider.

Each of these companies have been approved by the credit union's board of directors. We may disclose the information we collect, as described above, to companies that perform services on our behalf or to other financial institutions with whom we have joint marketing agreements. (3914)

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions, or protect the security of our financial records.

Parish Federal Credit Union restricts access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and lending industry practices to safeguard your nonpublic personal information.

Point Place Main Office:

5138 N. Summit St.

Monday through Thursday 10 a.m. – 5 p.m.

Friday 10 a.m. – 6 p.m.

West Toledo Satellite Office:

3907 N. Detroit Ave.

Monday & Wednesday 10 a.m. – 5 p.m.

Friday 10 a.m. – 6 p.m.

www.parishfcu.coop

Audio response: 419-729-0624

memberservices@parishfcu.coop

Phone: 419-729-9650

Fax: 419-726-5594

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

Mark your calendar ~ February 15th.
Annual membership dinner meeting.



Christmas Savings Accounts

Great new rates on Christmas savings accounts! Open your Christmas account by the end of February and leave the money in until (50589) at least November 1st to earn 2.50%APY.

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.

As you think about your 2008 tax return, remember your credit union offers Traditional IRAs, Roth IRAs and Coverdell Education Savings Accounts.

New this year – your Parish Credit Union will be providing Volunteer Income Tax Assistance (VITA). For more information to volunteer or for tax preparation give us a call.

Update Your Info...



Have you moved, changed your home phone or cell number, or changed employers? Make sure we have your current information on file. Current information allows us to provide the best service to you while protecting you from fraudsters.

High School & College Scholarships

Parish Credit Union is offering a \$1,000 high school scholarship for a member attending a parochial high school.

In coordination (70528) with area credit unions, we are also offering scholarships for post-secondary studies.

Download applications at www.parishfcu.coop.



The credit union offices will be closed:

Martin Luther King Jr. Day January 19th

President's Day February 16th

Memorial Day May 25th

Find your account number and win \$10.00!

Contact us during the month of January to redeem your prize!