



Parkway
FEDERAL CREDIT UNION

23400 Plymouth Rd., Redford, MI. 48239

Phone: (313)532-6451 Fax: (313)532-8903

24Hr. Audio (313)-532-2422

OCTOBER 2015 Newsletter

Hours: Mon.—Fri. 9:00am—5:30pm



**DO YOU HAVE BAD CREDIT?
HAVE YOU BEEN TURNED DOWN BY OTHER LENDERS?
DO YOU NEED AN AUTO LOAN?**

Parkway Federal Credit Union Can Help.
Ask about our new financing options to
help put you in that new vehicle



**The First Step
To Approval**

Certain restrictions apply, contact the loan department for complete qualification details.

**GET
APPROVED
TODAY!**



**We
Can
Help**

**LOOKING FOR
FINANCING
OPTIONS?**

Contact the Loan Department Today!



COME TO OUR MEMBERSHIP FAIR

ONE WEEK ONLY

1.79%*

Auto Financing



*Contact the loan department for complete details



Keep Passwords Strong, Secret & Safe

Keep your computer's content secure by creating strong passwords, keeping them secret, and keeping track of them. A compromised password could lead to identity theft or other dire consequences. A criminal could use your information to apply for credit cards or mortgages, or to make online purchases or other transactions. The first rule of thumb for creating strong passwords is to use a different password for each of your accounts. It may be easier to keep track of just one password, but if a crook discovers that one password, he can access all of your accounts. The second key to a robust password is to make it lengthy. At a minimum, your passwords should be eight digits long, but 14 digits or more is ideal. Using the greatest variety of characters possible in your passwords – letters, numbers, symbols – makes them harder to guess or uncover with malicious software.



Try not to use:

- Personal information such as family names, birthdays, or your address.
- Sequences or repeated numbers, like abcd, 1234, or 9999.
- Any words listed in a dictionary – they're easy for scammers to guess.

To help you keep track of your passwords, write them down and store the list where others won't find it, but in a place you'll remember. Don't share your passwords with others – children, particularly, may unwittingly pass them on to others. And don't enter them into computers in public places - these machines may have malicious software that can capture your keystrokes for a criminal's use.

Get an Auto Loan New or Used for \$20,000 or more and we will give you \$200 cash & you will be entered into the drawing for the NEW Samsung 55" Curved 4K LED Smart HDTV in our lobby.



"It's the Most Wonderful Time..."

"...Of The Year!..." It's only October, but the holiday season is well on it's way again, making it's way to that inevitable culmination at the end of December. As most of us know its all too easy to overspend during this time only to feel the crunch in January and February. One way to keep from overspending is to open a Christmas Club Account.

By saving your money throughout the year you will have exactly what you need for Christmas and you won't be stuck paying for it after the new year.

Mark your calendar! Christmas Club transfers will take place on Wednesday, November 4, 2015

WANTED REWARD

Refer a new member to get a loan at Parkway Federal Credit Union for \$10,000 or more and at the time of the loan disbursal you will receive a \$100 Reward!

New Member's Name

Date

Referred By

Turn this in to the loan clerk at the time of loan disbursal.

\$100 REWARD

2015 Privacy Policy Notice

Parkway Federal Credit Union is committed to providing you with financial products and services to meet your needs and help you reach your financial goals. We are required by law to give you this privacy notice. If you have any questions after reading this notice, please contact us at 313-532-6451.

Following is a description of the information we collect and disclose, including the parties who receive nonpublic information from us, as permitted by law, to conduct the business of the credit union.

Categories of Information We Collect— We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms.
- Information about your transactions with us, our affiliates, or others.
- Information we receive from a consumer-reporting agency.

Categories of Information We Disclose and Parties to Whom We Disclose – We do not disclose any nonpublic personal information about our members and former members to anyone except as permitted by law. We may disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf.

Confidentiality and Security – We restrict 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 to guard your nonpublic personal information.

What Members Can Do To Protect Their Privacy – We are committed to protecting the privacy of our members. Members can help by following these simple guidelines:

- Protect your account numbers, card numbers, Personal Identification Numbers (PINs) and passwords. Never keep a PIN with your debit or credit card that can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you, explains the call is on behalf of the credit union, and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with Parkway Federal Credit Union current. It is important that we have your current address and phone numbers. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If you have questions on any of the information contained above, please contact our office.

Holiday Closings

In Observance of Thanksgiving _____ Thursday, November 26, 2015
Friday, November 27, 2015
In Observance of Christmas _____ Thursday, December 24, 2015
Friday, December 25, 2015
In Observance of New Years _____ Thursday, December 31, 2015
Friday, January 1, 2016

Parkway Federal Credit Union Interest Rates

Savings Accts. (bal. \$300.01 +) 0.100%, 0.10% apy
Savings Accts (bal. \$50,000+) 0.250% 0.25%apy
Checking Accts. _____ 0.000%, 0.00% apy
IRA Accts. _____ 0.250%, 0.25% apy
Xmas Club _____ 0.750%, 0.75% apy

6 Month Certificate _____ 0.250%apr 0.25% apy
1 Year Certificate _____ 0.400%apr 0.40% apy
2 Year Certificate _____ 0.500%apr 0.50% apy

(For Balances of \$50,000 or more)

6 Month Certificate _____ 0.300%apr 0.30%apy
1 Year Certificate _____ 0.500%apr 0.50%apy
2 Year Certificate _____ 0.700%apr 0.70%apy

A penalty of 90 days interest will be imposed for early withdrawals on certificates of deposit. \$1,000 min. opening deposit for all certificates of deposit.)

Assumes Compounding
APY (the abbreviation for Annual Percentage Yield)

(Rates are subject to change without prior notice)

Board of Directors

Mike Riley Phil Lena
President Vice President

Hank Johnson William Johnson
Treasurer Secretary
(NMLS805094)

Gary Whitman
Director

Supervisory Committee

Gary Whitman William Lane
Chairman Ray Winningham

Staff

Henry Johnson Rhonda Harris
CEO/General Mgr. Loan Officer
(NMLS805094) (NMLS805092)

Michael King
Cash Dept/Member
Service Supervisor

Bridget Thorning Barbara Phillips
Accounting Clerk Loan Clerk

Gretchen Thomas
Teller

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Audio Teller (313)532-2422

E-Mail www.parkwayfederal.com
NMLS 802356



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for special deals and promotions!

VISIT OUR
WEBSITE



GIVE US YOUR
EMAIL ADDRESS



NCUA

