



Parkway
FEDERAL CREDIT UNION

23400 Plymouth Rd., Redford, MI. 48239

Phone: (313)532-6451

Fax: (313)532-8903

24Hr. Audio (313)-532-2422

Hours: Mon.—Fri. 9:00am—5:30pm



APRIL 2016 Newsletter



It's spring time again, and with Parkway Federal Credit Union's auto loan rates as low as **1.89% APR*** it's time to get out of the house and into a new vehicle!

- Get a loan for \$15,000 or more and we will give you \$100 at loan signing
- Get a loan for \$20,000 or more and we will give you \$200 at loan signing
 - For loans of \$20,000 or more, you will also be entered into the drawing for the big screen television that's displayed in our lobby.
- No payments for 90 days*

90 DAYS NO
PAYMENTS!



*Certain restrictions apply, contact the loan department for complete qualification details. Rates subject to change without prior notice, 90 days no payment is based on credit score and account relationship.

2016 Privacy Policy

FACTS WHAT DOES PARKWAY FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?																							
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.																						
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and account balances ■ credit history and credit scores ■ income and payment history <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>																						
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Parkway Federal Credit Union chooses to share; and whether you can limit this sharing.																						
<table border="1"> <thead> <tr> <th>Reasons we can share your personal information</th> <th>Does Parkway FCU share?</th> <th>Can you limit this sharing?</th> </tr> </thead> <tbody> <tr> <td>For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus</td> <td>Yes</td> <td>No</td> </tr> <tr> <td>For our marketing purposes—to offer our products and services to you</td> <td>Yes</td> <td>No</td> </tr> <tr> <td>For joint marketing with other financial companies</td> <td>Yes</td> <td>No</td> </tr> <tr> <td>For our affiliates' everyday business purposes—information about your transactions and experiences</td> <td>No</td> <td>We don't share</td> </tr> <tr> <td>For our affiliates' everyday business purposes—information about your creditworthiness</td> <td>No</td> <td>We don't share</td> </tr> <tr> <td>For non affiliates to market to you</td> <td>No</td> <td>We don't share</td> </tr> </tbody> </table>			Reasons we can share your personal information	Does Parkway FCU share?	Can you limit this sharing?	For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No	For our marketing purposes—to offer our products and services to you	Yes	No	For joint marketing with other financial companies	Yes	No	For our affiliates' everyday business purposes—information about your transactions and experiences	No	We don't share	For our affiliates' everyday business purposes—information about your creditworthiness	No	We don't share	For non affiliates to market to you	No	We don't share
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Questions?	Call (313) 532-6451 or go to www.parkwayfederal.com																						

Who we are	
Who is providing this notice?	Parkway Federal Credit Union
What we do	
How does Parkway Federal CU protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Parkway Federal CU collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or deposit money ■ pay your bills or pay for financing, or ■ use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Parkway Federal Credit Union does not have any affiliates.
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Parkway Federal Credit Union does not share with our non-affiliates so they can market to you.
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ Our joint marketing partners include CUNA Mutual Group.
Other important information	

Refer a family member or co-worker to get a loan with Parkway Federal Credit Union for \$10,000 or more and at the time of the loan disbursement you will receive a \$100 reward*

**\$100
Reward**



*Must be a new member with Parkway Federal Credit Union to qualify



**WE HAVE
MORE THAN
5,000 SHARED
BRANCHES
WORLDWIDE!**

Did you know we have more than 5,300 branches across the United States that you can use just like you can here in Redford? With Shared Branching, Parkway Federal Credit Union travels with you everywhere.

We belong to the Co-OP Shared Branching Network, which means you can use thousands of credit unions to deposit checks, withdraw cash, make loan payments and perform balance inquiries.

Shared Branches are convenient when you are driving around town, traveling for work or vacation, or even if you go off to school or move away. Using a Shared Branch is easy. You only need the name of your credit union, your account number and a valid picture Identification.

Finding a Shared Branch is also easy. The best way is to download the free Co-Op Shared Branching Locator app. on your smartphone. It uses your GPS to locate the nearest Shared Branch Office. You can also search for locations near specific addresses.

Shared Branching is unique to credit union members only. To find a location near you go to sharedbranching.org



**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**

Talk to someone in our Loan Department Today



e-Alerts

Receive timely alerts about your account transactions at no extra cost (*your mobile carrier's text messaging and web access charge may apply*). Alerts give you the status of your accounts conveniently at a glance, which also helps reduce fraud. You can have alerts sent right to your email or wireless device.

Get the alerts that are important to you

- Choose to be notified when:
 - Your balance is below an amount you specify
 - Your balance is at or below zero dollars
 - A direct deposit is made to your account
 - A withdrawal, deposit or check posts to your account

Easy to set up

Sign up through the online banking site
Select option m*Alerts

Contact the credit union is you need assistance.



Your Identity is Important , Protect it!

1. To protect yourself, shred everything containing sensitive information before disposing of it.
2. Do not give out your personal information over the telephone or by email. For example (social security numbers, credit/debit card numbers, account numbers, etc.)
3. Remember. If it sounds to good to be true, it probably is not true.

Holiday Closings

In Observance of Memoriam Day _____ Monday, May 30, 2015
 In Observance of Independence Day _____ Monday, July 4, 2016
 In Observance of Labor Day _____ Monday, September 5, 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 _____	0.200% ^{apr}	0.20% apy
1 Year Certificate _____	0.350% ^{apr}	0.35% apy
2 Year Certificate _____	0.450% ^{apr}	0.45% apy

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

6 Month Certificate _____	0.250% ^{apr}	0.25%apy
1 Year Certificate _____	0.450% ^{apr}	0.45%apy
2 Year Certificate _____	0.650% ^{apr}	0.65%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 President	Phil Lena Vice President
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Hank Johnson Treasurer (NMLS805094)	Gary Whitman Secretary
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William Lane Director

Supervisory Committee

Gary Whitman Chairman	William Lane Ray Wunningham
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Staff

Henry Johnson CEO/General Mgr. (NMLS805094)	Rhonda Harris Loan Officer (NMLS805092)
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Michael King Cash Dept/Member Service Supervisor	Bridget Thorning Accounting Clerk
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Barbara Phillips Loan Clerk	Gretchen Thomas Teller
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Robin London Teller

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Audio Teller (313)532-2422
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NMLS 802356

