



FEDERAL CREDIT UNION

23400 Plymouth Rd., Redford, MI. 48239

Phone: (313)532-6451

Fax: (313)532-8903

24Hr. Audio (313)-532-2422

October 2016 Newsletter

Hours: Mon.—Fri. 9:00am—5:30pm

# FALL FESTIVAL

**Come to our Fall Festival  
November 2nd, 3rd, 4th  
2016**



**Take Advantage of our special  
loan rate of 1.79% for all loans  
approved on October 31st-  
November 4th only**

### *\*Special Loan Rates*

*\*Refer a family member or  
co-worker to open an account and you  
will be entered to win a \$50 Visa Card.*

*\*Refer a family member or co-worker to  
get a loan with Parkway for \$10,000 or  
more and at the time of loan disbursement*

**Stop By Thursday November 3rd  
from 11am - 2pm for a Free Lunch**



*Unwrap a Great Rate  
this Holiday Season!*

**Auto Loan Rates as Low as**

**1.89%\***

**Apply Today**

\*Certain restrictions apply, contact the loan department for details



### **Looking to make a Home purchase ?**

Let us be your first stop. Get pre-approved for a home from an institution you trust!

### **Shop with Confidence!**

With a mortgage pre-approval, a homebuyer can make an offer on a home with confidence, knowing they will not fail to secure a home due to a mortgage underwriting decision. Sellers also enjoy the comfort of knowing the buyer is sincere in their home ownership goal. In addition, a pre-approval can help you save time and frustration by narrowing you or house hunting to properties you are sure you can afford.



Get an Auto Loan New or Used for \$20,000 or more & we will give you \$200 Cash.

We will also enter your name into a drawing to WIN the big screen television displayed in our lobby.

\*Certain restrictions apply, contact the credit union for complete details.



# Parkway Holiday Loans

**\$1,000**

**7.00%**

**12 Months**

**\$2,000**

**7.25%**

**18 Months**

**\$3,000**

**7.50%**

**24 Months**

The Recipe for a SWEET Holiday

**Holiday  
Loans**

To make the  
Holidays  
a little bit  
brighter



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

"...Of The Year!..." It's only October, but the holiday season is well on its way again, making its way to that inevitable culmination at the end of December. As most of us know it's 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 2, 2016**

## Holiday Closings

In Observance of Thanksgiving \_\_\_\_\_ Thursday, November 24, 2016  
Friday, November 25, 2016  
In Observance of Christmas \_\_\_\_\_ Monday, December 26, 2016  
In Observance of New Years \_\_\_\_\_ Monday, January 2, 2017

### 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% <sup>apr</sup>	0.20% apy
1 Year Certificate _____	0.350% <sup>apr</sup>	0.35% apy
2 Year Certificate _____	0.450% <sup>apr</sup>	0.45% apy

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

6 Month Certificate _____	0.250% <sup>apr</sup>	0.25% apy
1 Year Certificate _____	0.450% <sup>apr</sup>	0.45% apy
2 Year Certificate _____	0.650% <sup>apr</sup>	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
-------------------------	-----------------------------

Hank Johnson Treasurer (NMLS805094)	Gary Whitman Secretary
-------------------------------------------	---------------------------

William Lane  
Director

### Supervisory Committee

Gary Whitman Chairman	William Lane Ray Winningham
--------------------------	--------------------------------

### Staff

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

Michael King Cash Dept/Member Service Supervisor	Gretchen Thomas Accounting / Teller
--------------------------------------------------------	----------------------------------------

Robin London Teller	Kristina Williams Teller
------------------------	-----------------------------

Caitlyn Shalda  
Teller

### **Parkway Federal Credit Union**

23400 Plymouth Rd.  
Redford, MI. 48239  
Phone:(313)532-6451  
Fax:(313)532-8903

**Audio Teller (313)532-2422**  
**E-Mail [www.parkwayfederal.com](http://www.parkwayfederal.com)**  
**NMLS 802356**



Like us on **Facebook**  
for special deals and promotions!

**VISIT OUR  
WEBSITE**



GIVE US YOUR  
EMAIL ADDRESS

