



FEDERAL CREDIT UNION

23400 Plymouth Rd., Redford, MI. 48239

Phone: (313)532-6451

Fax: (313)532-8903

24Hr. Audio (313)-532-2422

WINTER CARNIVAL

Rates as
Low as 1.89%*



**COME VISIT
PARKWAY FEDERAL CREDIT UNION
AFTER THE AUTO SHOW**



***WE HAVE GREAT LOAN RATES**

***90 DAYS NO PAYMENTS**

***\$200 CASH BACK FOR LOANS OF \$20,000
OR MORE**

**TAKE HOME THE BIG SCREEN TELEVISION
IN OUR LOBBY**



**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.



Latonya Sellers



Samuel Walker



Jacqueline Charles



Roy & Betty Prater

Our 2016 Winners
 The 2016 Winner of the
 Samsung Television was:
 Harry Samson
 The Christmas Stocking Winners
 are shown
 Congratulations



John Fischer



*Whatever your ideal home,
 we're here to get you there.*

Looking to make a Home purchase ?

Let us be your first step. 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 your house hunting to properties you are sure you can afford.

ARE YOUR HOLIDAY BILLS PILING UP?

The holiday decorations are put away and the vacuum cleaner has finally sucked up that last pine needle. One last reminder of the holiday season remains - your credit card bills. The following tips will help you create a realistic plan to pay off last year's bills and start preparing for next Christmas.



Time to Pay the Piper

Now is the time to buckle down and start paying off the credit cards that you used during the 2016 holiday season. Figure out how much you owe and divide that number by five. For example, if you put \$1,000 worth of gifts on your credit card last year, you will need to pay \$200 a month if you want that bill paid off before the end of summer. This means you need to figure out how you can reduce your current spending by \$200 a month to pay for last year's holidays. If you don't pay off that credit card soon, not only will your holiday bills be with you next year, so will the interest they've accrued.

Start Planning For Next Year

Believe it or not, now is the time to create your holiday budget. Start setting this money aside in a Christmas Club, or separate savings account. If you can't comfortably put this money aside each month, adjust your gift plan to an amount that you can commit to.

It's odd to start financially planning for the holidays soon after the decorations are put away, but a little planning up front can result in some holiday cheer at the end of the year. Remind yourself how great it will feel to pay for all of your gifts with cash during the holiday season.



2017 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.

Parkway Federal Credit Union

Interest Rates

Savings Accts. (bal. \$300.01 +)	0.050%	0.05% apy
Savings Accts (bal. \$50,000+)	0.150%	0.15% apy
Checking Accts. —————	0.000%	0.00% apy
IRA Accts. —————	0.250%	0.25% apy
Xmas Club —————	0.250%	0.25% 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

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

Caitlyn Shalda
Teller

70th Annual Meeting

When: Wednesday, March 22, 2017

At: Parkway Federal Credit Union

23400 Plymouth Road

Time: Doors Open at 5:45pm

Meeting begins at 6:00pm

Wednesday

March

22nd

Holiday Closings

In Observance of Martin Luther King Jr Day ————— Monday, January 16, 2017

In Observance of Easter ————— Friday, April 14, 2017

In Observance of Memorial Day ————— Monday, May 29, 2017



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for special deals and promotions!

VISIT OUR
WEBSITE



GIVE US YOUR
EMAIL ADDRESS



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E-Mail www.parkwayfederal.com

NMLS 802356