



MONEY TALKS



YOU'RE ALL GROWN UP

Still driving that little scooter, that first car, or the same car from high school and now you're approaching your ten year class reunion? Well, you are all grown up now and Parthenon FCU can help put you in a grown up car. So, whether you are transitioning from high school, to college, to marriage, to children or to grand-children, let your credit union help you GROW into your new car. Call 615-749-6528 or 615-749-6179 for more information.

IMPORTANT DATES:	
Open for Columbus Day	Oct. 13
International Credit Union Day	Oct. 16
Daylight Savings Time Ends	Nov. 2
Open for Veteran's Day	Nov. 11
Closed for Thanksgiving	Nov. 27&28
Closed for Christmas	Dec. 24-26
Closed for New Years	Jan. 1

12-12-12 Christmas Loan

Christmas is just around the corner. Don't stress over those holiday expenses. Parthenon FCU can help ease that stress by taking advantage of our up to \$1,200 at 12% for 12 months Christmas loan special. Apply online at www.parthenonfcu.org for pre-approval or call 615-749-6528 or 615-749-6179. Another stress reliever tip—avoid the crowds and shop early. Have a happy holiday season.



Christmas Club Checks

Christmas Club Accounts will be disbursed on Monday, November 3. Checks will be issued unless you set up your account to automatically transfer into your checking account. If you do not recall how your account is set up please call 615-749-6461 and ask any Member Service Representative.

SKIP -A- PAY

Back by popular demand. If you are current on your loan or PFCU Visa credit card and find yourself needing a little extra cash, just fill out the form below. For **\$25 per loan/credit card** you can skip a month's payment in November, December, OR January. Just mail, fax, or come in to return your coupon at least 5 days before your loan is due.

CHRISTMAS TEEN ANGEL

Each year Parthenon FCU collects gifts for those who are less fortunate or may not be getting a Christmas gift. It is so easy to buy for the younger children. We would like to focus on the teens who are many times forgotten, but we will accept gifts for any age. We will be collecting new, unwrapped gifts from November until Thursday, December 11 along with UMPH. We will accept new toys, clothes, accessories, etc. If you don't have time to shop, we will take cash donations and go shopping for you. A list of possible gift ideas will be available at the credit union. **Be someone's angel this Christmas!**



S Name: _____
 K Address: _____
 I Phone: _____
 P Loan#: _____
 A Visa #: _____
 P \$25 Payment: Cash Check From Acct. # _____
 A Month: November December January

FOR OFFICE USE

Payment: _____
 Frequency: _____
 Old due date: _____
 New due date: _____

CLIP THIS COUPON AND RETURN TO PFCU WITH YOUR PAYMENT
 Mail to: P.O. Box 801 OR: Fax to OR: Bring form into
 Nashville, TN 37202 615-749-6345 the office in person

Dividend Rates

Deposit Rates*			Certificate of Deposit		
Effective 9/30/2014			(Minimum deposit \$500.00)		
(Rates as of 09/30/2014)					
Type	Rate	APY**	Type	Rate	APY**
Regular Shares	0.10%	0.100%	90 Days	0.15%	0.15%
Special Shares	0.20%	0.200%	6 Months	0.20%	0.20%
IRA Shares	0.25%	0.250%	12 Months	0.20%	0.20%
Share Drafts	0.01%	0.010%	18 Months	0.25%	0.25%
Money Market	0.20%	0.200%	24 Months	0.40%	0.40%
Christmas Club	0.20%	0.200%	30 Months	0.40%	0.40%
Vacation Club	0.20%	0.200%	3 Years	0.50%	0.50%
			4 Years	0.60%	0.60%
			5 Years	0.70%	0.70%

\$50.00 minimum balance is required in share account to open certificate account.

Payday Certificates are available. Minimum deposit is \$100.00 and a total monthly deposit of \$100.00 is required through payroll deduction.

*Rates subject to change at any time.

**APY=Annual Percentage Yield

Parthenon Federal Credit Union

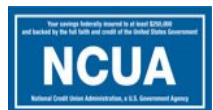
201 8th Ave. South
 P.O. Box 801
 Nashville, TN 37203
 Phone: 615-749-6461
 Audio Response:
 615-749-6201
www.parthenonfcu.org

Hours:
 Mon. – Thurs.
 8:00 a.m. – 4:00 p.m.
 Friday: 7:30 am – 4:00 pm



Home & Family Finance

If you are interested in personal finance information from the credit union, visit our website, www.parthenonfcu.org and click on the **Home & Family Finance Resource Center** link. There is a ton of information to help you with all your financial needs.



Loan Rates

NEW & USED AUTO	
Financing	Annual Percentage Rate
Up to 36 months	as low as 2.00% to 18.00%**
37 to 60 months	as low as 2.25% to 18.00%**
72 months*	as low as 2.75% to 15.25%**
*(amounts exceeding \$30,000)	
LINES OF CREDIT	
12.00% TO 16.00%**APR	
.032877 TO .043836% daily periodic rate	
**Rate based on credit performance	

HOME EQUITY LINE OF CREDIT		
Loan-to-Value	Maximum Limit	Rate*
80%	\$50,000	Prime Rate
90%	\$25,000	Prime + 1
95%	\$15,000	Prime + 3
*Maximum rate = 13%. Minimum rate=5.00%		
Rates tied to Prime and may change at any time		
Rate changes: The annual percentage rate can change semi-annually on the first day of January and July. There is no limit on the amount by which the annual percentage rate can change during any one year period.		

Parthenon Federal Credit Union

2014 Skip -A- Pay Coupon

Return with \$25 per loan to:

Mail: P.O. Box 801
 Nashville, TN 37203

OR: Fax to
 615-749-6345

OR: Bring form into
 the office