

Pathways



Park
COMMUNITY federal credit union

A Publication for Members of Park Community • Winter 12



Green branch sprouting in New Albany!

LEED
Certified Building

Serving you
in early 2012



4100 Technology Ave. | Purdue Technology Park

Bank a little greener.

eStatements—When was the last time you opened your statement to review your account? Most statements get tossed in a file cabinet never to be seen again. Save a tree by saving them to your computer instead.

Debit Card—Checks are made of paper, too. Switch to a debit card to save trees and time in the checkout line.

Online Bill Pay—If you're not using Bill Payment, you're either writing checks or spending time visiting multiple websites. Save yourself some time by making the switch to Online Bill Payment from Park Community.

Online & Mobile Banking—Save your time and gas by managing your account online: transfer funds, make payments, set up eAlerts, and more.

eChat—Again, gas is expensive. If you have a question, head to parkcommunity.com and click the button for eChat. A knowledgeable, local member of our staff will answer your questions via chat window. Talk about a time saver!

Online Applications—Many of our applications are available online. Save yourself a trip to the branch by getting the ball rolling online.

Online Newsletter—So you like reading our newsletter? We're so glad. Good news is that this same newsletter is also available online when you view your eStatements. It's also available right on our website.

— What else we're doing to go Green —

Besides building a new green branch, we will discontinue sending Non-Sufficient Funds notices by mail beginning February 15, 2012.

2012 Annual Meeting and Board of Directors Election



The 2012 Park Community Federal Credit Union Annual Meeting will be held **Thursday, February 9, 2012** at Monogram Hall — Appliance Park, Louisville, Kentucky. The nominating committee has submitted the following names for the two positions open:

Dennis Munn • Donald Cummins

The meeting is scheduled to begin at 7:00 p.m. All members are invited to attend.

New Debit Card Options!

Park Community has developed a new partnership with two of the most reputable charities in the Kentuckiana area: **Kosair Charities** and the **Kentucky Humane Society**. In an effort to further their vision and help them raise money, we've created two new debit card options that allow you to show your support.

Order yours today!



To get one of the new designs for your checking account, all you have to do is make a \$5 donation to either charity. 100% of your donation goes to the charity, and you get one of the stylish new cards. We also offer other simple ways to donate—ask us for details!

Look beyond the house.

What does Home Equity look like to you?



Entertainment Room

Beach Vacation

Remodeled Kitchen

College Education

Home Equity Line of Credit as low as

3.50%^{apr*}

on lines of \$25,000 or more.

*Park Community Federal Credit Union's Home Equity Line of Credit features variable rates based on the Prime Rate (index) (as published in The Wall Street Journal.) Variable rates may be adjusted quarterly by applying the predetermined margin to the index published 10 days prior to the change date. Rates vary depending upon credit line amount, total loan to value, and individual credit score. Minimum rate is 3.5%. Maximum rate is 15%. Fixed rate advances available. Please call for details about fixed rate advance options. Maximum LTV is 90%. Home Equity Line of Credit available in AL, IN, and KY. Owner occupied properties only. Excludes current Park Community loans. Subject to credit and property approval. Rates, program terms, and conditions subject to change without notice. Other restrictions and limitations may apply.

Start the New Year with a New Ride!

Whether you're looking for a new vehicle for your growing family or a dependable ride to ease your mind, our low rates make it affordable to get the wheels you need and want. Tell us what you want to pay per month, and we'll help you find your price range.

Auto Loan Rates as low as

2.74%^{apr*}

for 2011 models and newer
for 60 month terms.



Calculate your payment by using a smart phone to scan the QR code.

Borrow \$20,000 for around \$360* per month.

*Annual Percentage Rate. Rates as of January 1, 2012 and subject to change without notice. Must qualify. Final rate determined by credit score, vehicle age, and loan term. Other terms and conditions may apply. \$5,000 minimum loan amount. Must be a new loan or a refinanced loan from another lender, not an existing Park Community loan. Loan example: \$20,000 for 60 months at 2.74% annual percentage rate would yield a \$357.07 per month payment or approximately \$17.85 per \$1,000 borrowed.

Now Serving You in the Highlands!

Our newest location opened its doors on December 1, 2011, and business has been doing well. The folks at the new Highlands branch are eager to help you find ways to save money, make money, save you time, and give you peace of mind.

Not a Highlands resident? Tell someone who is. We'd love to expand our credit union family, so invite your friends and family to become a Park Community member.



2443 Bardstown Road, Louisville, KY 40205

Lobby and Drive Thru Hours:
M-Th 9-5 • F 9-6 • Sat 9-Noon
Phone: 502/400.8639

Board of Directors

Bobby Willoughby, Chairman
Thomas Hendrix, First Vice Chairman
Donald Cummins, Second Vice Chairman
Mark Loyd, Jr., Secretary/Treasurer
Phyllis Hughes, Director
Dennis Munn, Director
Niki Spies, Director
James Simmons, Director Emeritus

Supervisory Committee

Charles Lockard, Chairman
J. Joseph Ackerman, Member
Warren "Rusty" Stinson, Member

Holiday Closures

1/2 • New Year's Day
1/16 • M. Luther King, Jr. Day
2/20 • Presidents' Day
5/28 • Memorial Day
7/4 • Independence Day
9/3 • Labor Day
11/12 • Veterans Day
11/22 • Thanksgiving Day
12/24 • Christmas Eve Day
12/25 • Christmas Day

Branch Locations and Phone Numbers

Louisville, Kentucky
6101 Fern Valley Road
2501 Blankenbaker Pkwy.
502/543.1066
515 W. Market St., Suite 100
2221 Goldsmith Lane
7521 Dixie Hwy.
2443 Bardstown Road
502/968.3681

Shepherdsville, Kentucky
415 Adam Shepherd Pkwy.
502/543.1066
Hillview, Kentucky
134 Dr. Arla Way
502/957.7600

Lexington, Kentucky
440 New Circle Road
859/255.6881

Richmond, Kentucky
1300 Gibson Bay Drive
859/623.0838

Berea, Kentucky
501 Walnut Meadow Road
859/986.0664

Clarksville, Indiana
1010 Veterans Pkwy.
812/206.7190

New Albany, Indiana
2864 Charlestown Road
812/206.3563 (Kroger)

4100 Technology Park
(Coming Soon!)

Decatur, Alabama
2328 Point Mallard Drive
256/353.3616



parkcommunity.com • 800/626.2870

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