

Pathways



Park
COMMUNITY federal credit union

A Publication for Members of Park Community • Fall 11

Who says you can't go
ninety?

No payments* for
90 days!
On all Auto Loans!



Limited time offer!

You shouldn't go 90 mph, but you can go 90 days before your first payment! With the holidays just around the corner, 90 days can ease the pain by helping with presents...and that speeding ticket. Apply fast! Apply today!

* Must qualify. \$5,000 min. loan amount. 2004 model year vehicles & newer. Must be a new loan or a refinanced loan from another lender, not an existing Park loan. Interest accrues from day of closing & is calculated daily. Limited time offer.

**eChat offers friendly expertise
without picking up the phone.**

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eChat logo.*



With live eChat, more information is only a click away. If you're on our site and need information about products and services or have a question about your account, you can now chat live with a Park Community representative anytime during normal business hours. So whether you like to chat online, visit a branch, or talk on the phone, Park Community has what it takes for you to bank your way.

**Vehicle Service Agreements:
Extended Warranties Do Offer Value**

Extended warranty products are probably the most misunderstood form of protection coverage. Many people buy this coverage thinking it will cover maintenance items such as oil changes and worn tires. Others think it will cover collision damage. Yet some people buy it knowing that it covers mechanical breakdowns but believe they have a blank check when it comes to having claims paid.

The reality is that vehicle service agreements (VSAs) offer more value than most other automobile plans. How often do you use your physical damage policy? What about those maintenance policies? On the other hand, vehicle service agreements have proven to be the most utilized type of automobile protection available. According to InterContinental Warranty Services, Inc., our program provider, they pay \$90,000 per day for claims made by members.

So the next time you finance with us, consider adding a vehicle service agreement. The cost can be financed into your loan or you can pay for it up front, and enjoy the peace of mind knowing your new car is covered.

Something New is Coming...

Park Community has teamed up with Kosair Charities and will be introducing something very special during the fourth quarter. Keep Checking our website for more details!

Holiday Savings Club

The funds in your club account will be transferred to your designated account on November 1. If you haven't designated an account, the funds will remain in your club account. You will be automatically enrolled for 2012, and adjustments or changes can be made beginning November 1 as well.

Not a club member? The holidays are still a month or so away, but now is the time to start planning for next year. Look back at how much you spent last year and divide that by how many pay periods there are in a year. That's how much money you need to have transferred into a Holiday Savings Club account each pay period in order to be ready for the holidays. It's that easy.

Holiday Loans

With the tough economy, Santa may need a little help this year. Just tell him to go to Park Community where he can borrow up to \$1,500 and pay it back over 12 months. Holiday Loans are available October 1 – December 31.



Free Pictures with Santa

Santa is scheduled to make appearances at some of our branches again this year. If you would like to bring your little one out for a free picture, Santa would be delighted! Check your local branch, parkcommunity.com, and Facebook for upcoming dates and times.

2 New Branches in the Works

- **Highlands** | The old hexagon-shaped building
2443 Bardstown Rd., Louisville, KY 40205
- **New Albany** | Purdue Technology Park
4100 Technology Ave. New Albany, IN 47150

Board of Directors: Election Procedure

The Nominating Committee

The Board Chairman has appointed the following individuals to the Nominating Committee for the 2012 Annual Meeting: Mark Loyd (Chair), Phyllis Hughes, and Niki Spies.

Nominations by the Nominating Committee

As directed by Credit Union bylaws, "it is the duty of the Nominating Committee to nominate at least one member for each vacancy, including any unexpired term vacancy, for which elections are being held..." There are two positions available. The Committee nominates the following for a three-year term:

Donald Cummins

Lieutenant Colonel (retired Louisville Fire Department) Cummins has been a member of Park Community's Board of Directors since 2004 and currently serves as Second Vice Chairman. Don retired from the Louisville Division of Fire in 2008, serving 43 years. He was an Assistant Chief and Fire Marshal for the Department and attended the National Fire Academy in Emmitsburg, Maryland. As a public servant, he was happy to work with the community for the common good, welfare and safety of all residents. His goal at Park Community is to ensure that we are the benchmark of all credit unions and that we are providing outstanding services to our members.

Dennis Munn

Mr. Munn has been a member of Park Community's Board of Directors for six years. He was with B&W FCU for 21 years where he first served on the Credit Committee and then became a member of their board in 1995, serving as Board Chairman for six years (1999-2005). Dennis was an employee of Brown & Williamson Tobacco Corporation for 35 years, retiring in 2005. He attended numerous training conferences with the Georgia Credit Union League and the Kentucky Credit Union League. Dennis currently serves on Park Community's Policy Committee (Chairman), Community Involvement Committee and Information Technology Committee.

Nomination by Petition Procedure

In addition to candidates nominated by the Nominating Committee, members may be nominated by petition. The petition must nominate a member and must be signed by 1% of the Park Community membership (which would be a minimum of 500 members). Any signed petition(s) must be received by the credit union secretary prior to November 30, 2011 at P.O. Box 18630, Louisville, KY 40261. A letter signed by the candidate certifying a willingness to serve for the term for which the member is being nominated must accompany the petition and include a written description of their qualifications.

Other

The Credit Union bylaws state that "all persons nominated by either the Nominating Committee or by petition must be placed before members. All elections are determined by plurality vote and will be by ballot..."

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

Holidays

11/11 • Veterans Day
11/24 • 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.
515 W. Market St., Suite 100
2221 Goldsmith Lane
7521 Dixie Hwy.
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

Decatur, Alabama
2328 Point Mallard Drive
256/353.3616

Clarksville, Indiana
1010 Veterans Pkwy.
812/206.7190

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

