

Pathways



Park
COMMUNITY federal credit union

A Publication for Members of Park Community • Summer 10

Opt to always have money when you need it.

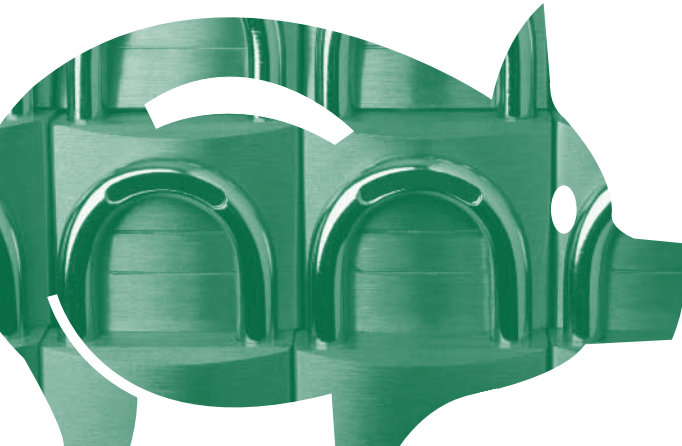
Whether you are in line at the grocery or celebrating a birthday at a restaurant, do you want to take the chance of being **declined for insufficient funds**? As much as we try to stay on top of our account, mistakes happen. So whether you made an error in your checkbook or your paycheck arrived a day late, prevent the embarrassment of being declined. **Make sure you OPT-IN for Courtesy Overdraft** immediately. Simply return

the OPT-IN letter which was mailed to you, call, stop by the credit union, or opt-in at parkcommunity.com by clicking on the "opt-in" link under "community corner".

Otherwise, on August 15 your current Courtesy Overdraft privileges will be revoked. You will only have access to the available balance when making purchases or make withdrawals at an ATM.



Keep Your Money Safe: Tips for Using Your Check Card



- **Treat your card like cash.** Always know your account balance and keep your card in a safe place.
- **Monitor you card on at least a weekly basis.** Use Online Banking or DIAL, our telephone banking service, to review your transactions. Contact us if you find something out of the ordinary.
- **Keep your personal identification number (PIN) a secret.** Don't share it with others, and avoid writing it on or anywhere near where you store the card.
- **Be careful online.** Shop using only secure sites and network connections. Pages asking you to provide personal information should begin with "https://".
- **Act quickly.** If your card is lost or stolen, report it as soon as possible.
- **Be suspicious.** We will never call and ask you for personal information. When in doubt, hang up and contact the credit union directly.
- **Keep your computer protected.** Installing reputable anti-virus and anti-spyware software maintains your computer's peak performance and keeps your personal information safe.

Our used car loan rates are low...really low.

3.99%^{apr*}

for 2003 models and newer.

Auto Loan Options

- Apply in person, by phone, or online
- Fast loan decisions
- On the lot financing through Dealer Direct
- Pre-approvals available
- **Keep your current vehicle, but bring us your loan from another lender—that's right, we do refinances**

What are you waiting for?

* Annual Percentage Rate. Must qualify. Final rate determined by credit score. Rate shown reflects .25% discount for automatic payments. Applies to 2003 models and newer with a maximum 60 month term. Rate as of 07.01.10 and subject to change without notice. Available for a limited time.

Our Privacy Policy If you have questions concerning this notice, please do not hesitate to call us at 502/968.3681 or 800/626.2870.

Park Community Federal Credit Union is committed to providing financial products and services to meet your needs and help you reach your financial goals. We are equally committed to protecting our members' privacy. You can be confident that your financial privacy is a priority of this credit union. To ensure the continued privacy and confidentiality of your personal financial information, Park Community observes the following practices and procedures:

Information We Collect and Disclose About You

1. Information we received from you on applications or other forms;
2. Information about your transactions with us, our affiliates, or others;
3. Information we receive from a consumer reporting agency;
4. Information we obtain when verifying the information you provide on an application or other forms.

We may disclose all the information we collect, as described above and permitted by law, to companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell or rent member information we provided to other

third parties. In order to conduct the business of the credit union, we may also disclose non-public personal information about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, comply with judicial orders, or protect the security of our financial records.

Our Security Measures

We restrict access to non-public information about you to those employees who need to know that information to provide products or services to you. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information; there is not an opt-out form for you to sign to secure your privacy more than we already have.

Saving Families Challenge 2



Follow Saving Families on Facebook.

If you are living paycheck to paycheck, struggling to pay your bills, and wondering how you're ever going to make ends meet—this is your opportunity to turn things around.

We're **now taking applications for Saving Families 2.** Four families will be chosen and paired with a Financial Coach that will teach them how to budget, manage savings, and make every dollar count.

Best of all, a challenge isn't a challenge unless a prize is involved. The family that has the biggest financial transformation will receive **\$5,000!**

Think you're ready for the challenge, apply today! Download the application at parkcommunity.com or pick one up at your local branch, and return it by July 23.

Is your First Mortgage with another lender?

Rates are historically low. Now is a great time to refinance your mortgage from another lender. If you're wondering whether or not it will save you money, let us do the math. Call the Mortgage Hotline at 502/815.1152 or 800/626.2870 ext. 1152.

ATM Finder App for iPhone

Trying to find a surcharge free ATM in our MoneyPass network? Download our free iPhone app from them iTunes® App Store. Simply search for MoneyPass!



Board of Directors

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

Supervisory Committee

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

Holidays

- 7/4 • Independence Day
- 9/6 • Labor Day
- 11/11 • Veterans Day
- 11/25 • 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
- Shepherdsville, Kentucky**
415 Adam Shepherd Pkwy.
502/543.1066
- Clarksville, Indiana**
1010 Veterans Pkwy.
812/206.7190
- New Albany, Indiana**
2864 Charlestown Road
812/206.3563 (Kroger)
- 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
- Macon, Georgia**
2930 Riverside Drive
478/477.9005
- 4630 Presidential Pkwy.
478/405.1550

