

Money Talks



January
2010

2010 Annual Meeting w/ Parthenon Pete



Parthenon Federal Credit Union's Annual Membership Meeting is scheduled for Thursday, March 11, 2010 in the New Room at The United Methodist Publishing House.

Registration will begin at 4:15 followed by the meeting, which will begin at 4:30. Stop by for refreshments and an overview of 2009 financials, and election of directors. Anyone interested in serving as a director may contact the Credit Union.

IMPORTANT DATES

Closed for New Years Day	Jan 1
Closed for Martin Luther King Jr Day	Jan 18
Valentine's Day	Feb 14
March Madness	Mar 1-31
Annual Meeting	Mar 11
St. Patrick's Day	Mar 17
Spring Begins	Mar 20

March Madness

Throughout the month of March stop in the Credit Union and take a shot at our promotion. You can shoot for .25, .50, or .75% off your next CD or loan interest rate.*



Only one coupon per member so start practicing your basketball skills and come March you'll be able to show it off.

*Coupon expires 6 months after receiving it.

A Special Thanks:
PFCU would like to thank everyone who participated in the Christmas 'Teen Angel' Gift Drive. The donations this year helped us provide a Christmas for those who are less fortunate than others. We want to thank our members for all that you do!
Have a happy & healthy
NEW YEAR!
2010

Be on the look out for Parthenon's Lunch-and-Learn coming in February.

Are your bills out of control and you have too many credit cards with high balances? After the holiday's is when you don't have any money, but with PFCU's debt consolidation loans we can help simplify everything with affordable monthly rates and an interest rate that works for you.



Stop by PFCU or call Linda @ (615)749-6345 for more info.

Don't miss our debt consolidation loan special
1% off qualifying rates!*



Start off the year saving with a Christmas and/or Vacation Club. The Vacation checks are disbursed on May 1st and the Christmas checks are disbursed on November 1st. They're interested earned accounts and you can set up payroll deduction. Stop by the PFCU today!

* With credit approval
* As low as 8%

2010 Fee Schedule

Christmas Club Fees—	
Early Withdrawal	\$5.00/Withdrawal If withdrawal occurs prior to November 1st
Money Market Fees—	
Service Charge	\$10.00/Month If accounts falls below the minimum balance at anytime during the month
Excessive Withdrawal	\$10.00/Withdrawal If more than three (3) withdrawals per month
Vacation Club Fees—	
Early Withdrawal	\$5.00/Withdrawal If withdrawal occurs prior to May 1st
Regular Share Fees—	
Excessive Withdrawal	\$5.00/Withdrawal If more than two(2) withdrawals per month
Dormant Account	\$10.00/Month If no activity or communication for one (1) year
Account Fees	
Overdraft	\$20.00/Item
NSF	\$20.00/Item
Returned Item	\$ 5.00/Item
Stop Payment	\$20.00/Request
Share Draft Printing	Prices may vary depending upon style
Temporary Checks	\$ 1.00/Sheet
Copy of Draft	\$10.00/Item
Account Activity Printout	\$ 3.00/Copy
Service Charge	\$ 5.00/Month If accounts falls below the minimum balance at anytime during the month
Other Service Fees	
Account Reconciliation	\$15.00/hour
Account Research	\$15.00/hour
Statement Copy	\$ 3.00/copy
Deposited Item Return	\$ 5.00/Item
Wire Transfer (Domestic)	\$15.00/Transfer
Wire Transfer (Foreign)	\$45.00/Transfer
Money Order	\$.65/Money Order
Negative Balance	\$ 5.00/Day
Cashier Checks	\$ 1.00
Card Fees	
Replacement After 1st Card	\$10.00
Gift/Travelers Card	\$ 5.00
Share Value	
Par Value of One Share	\$50.00

DIVIDEND & INTEREST RATES

Deposit Accounts*

(Effective 12/31/09)

Type	Rate	APY**
Regular Shares	0.40%	0.401%
Special Shares	0.65%	0.652%
IRA's	1.25%	1.257%
Share Drafts	0.15%	0.150%
Money Market	1.10%	1.106%
Christmas Club	0.65%	0.652%
Vacation Club	0.65%	0.652%

Certificate of Deposit*

(As of 12/21/2009)

Minimum Deposit \$500.00

Type	Rate	APY**
90 days	1.75%	1.76%
6 months	2.00%	2.02%
12 months	2.05%	2.07%
18 months	2.30%	2.32%
24 months	2.40%	2.43%
30 months	2.50%	2.53%
3 years	2.60%	2.63%
4 years	2.70%	2.73%
5 years	3.00%	3.04%

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

*Rates subject to change at any time

**APY= Annual Percentage Yield



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
85%	\$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.

NEW & USED AUTOMOBILE

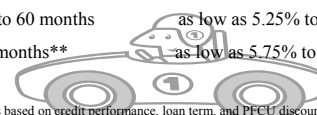
Financing

Annual Percentage Rate

Up to 36 months as low as 5.00% to 18.00%*

37 to 60 months as low as 5.25% to 18.00%*

72 months** as low as 5.75% to 17.25%*



*Rate is based on credit performance, loan term, and PFCU discount

**Amount exceeding \$30,000