

Money talks



JULY 2009



IT'S SUMMER AT PFCU--



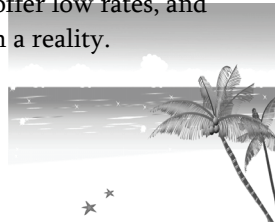
And I bet you're ready for a vacation? Vacations are supposed to be carefree times to unwind and reconnect with friends and loved ones. But for consumers who unknowingly book their trips through unscrupulous travel marketers, vacation can be expensive disappointments.



According to the Federal Trade Commission, fraudulent companies promote their travel packages through the mail, by phone, and by unsolicited e-mails. The bottom line: If a vacation package sounds too good to be true, it probably is.



Stop by PFCU for more information on vacation loans. We offer low rates, and easy repayment options that will help to make your vacation a reality.



Rates and fees may apply. Interest rates are determined by credit ratings and eligibility. 2% off qualifying rates.*

*Rates as low as 7% * Loan term for at least 12 months or longer

SPECIAL DATES

Closed for Independence Day	July 3
Closed for Labor Day	Sept 7
Grandparents Day	Sept 13
Autumn Begins	Sept 22
Closed for Thanksgiving	Nov 26-27
Winter Begins	Dec 21
Closed for Christmas	Dec 24-25

It's a tough choice for a homeowner: Move into a new house, or improve the one you have. It seems so easy to call a realtor and arrange a showing. But your current home has something no new home can offer--equity.

PFCU offers
no application fee
no recording fee
no pre-payment penalty
and rates start at 5%



Call **Jackie** at
749-6179 to
discuss your
home equity
loan options
today.

*Minimum first draw is \$5,000

*Rates are determined by credit score and home equity values.

THANK YOU!

Parthenon Federal would like to thank all our members who brought pull tabs for Ronald McDonald Charities of Nashville drive. Your generosity helped us collect jars full of the tabs and help out a local charity. Thank you again for helping our drive succeed, as always.

THANK YOU!

At PFCU, we care about convenience, protection, and low fees to our members. That's why we've made your travel easier with Visa Travelers card.



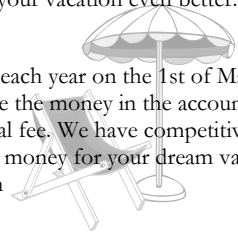
- You'll instantly receive the card.
- Minimum load \$100, maximum value is \$5,000
- \$5.00 purchase fee
- Re-loadable

Call 749-6461 or stop by to purchase your gift card for your next vacation.

Now until December 1, 2009, is a great advantage for first time home buyers to close on their dream home. A stimulus bill gives you \$8,000 tax credit. The best part is, you DON'T have to pay it back. Call **Jackie at (615)749-6179** for more details.

Vacation Club

Our vacation club account gives you a head start on planning and saving for your next vacation. We've even made it easy for you, if you have your payroll direct deposit we can transfer funds into your vacation account. You can also choose the amount to make your vacation even better.



The vacation Club is disbursed each year on the 1st of May. As an incentive for you to leave the money in the account, there is a \$5.00 early withdrawal fee. We have competitive rates, so stop in and start saving money for your dream vacation

WE HAVE MONEY TO LEND!

In today's tight economy, you and your family can always count on PFCU to offer secure, competitive rates for your needs. So much has been said about the credit market freezing, no one having money to lend, that's not true with us. We have not had the same issues we continue to read about today. Check us out at parthenonfcu.org or by stopping in and speaking with a loan officer today.

Christmas Club

Do credit card bills from the holidays leave you overwhelmed? We can help.

A Christmas Club account preserves the joy of the holidays by eliminating the financial stress of the season. Instead of charging everything at the last minute, save in advance for holiday spending. Determine what you spent last year and add a portion of that to your account each month. Or, have an amount deducted directly from your paycheck. It is disbursed on November 1st- we can either send you a check, or deposit into your shares account.

Avoid a credit card hangover this upcoming holiday season. Come see us today to set up a Christmas Club account so you can start saving.

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.

DIVIDEND & INTEREST RATES

Deposit Accounts*
(Effective 6/30/09)

Type	Rate	APY**
Regular Shares	0.65%	0.652%
Special Shares	0.90%	0.903%
IRA's	1.25%	1.510%
Share Drafts	0.25%	0.250%
Money Market	1.25%	1.257%
Christmas Club	0.75%	0.753%
Vacation Club	0.75%	0.753%

Certificate of Deposit*
(As of 6/23/2009)

Minimum Deposit \$500.00

Type	Rate	APY**
90 days	1.80%	1.82%
6 months	2.10%	2.12%
12 months	2.30%	2.32%
18 months	2.40%	2.43%
24 months	2.55%	2.58%
30 months	2.80%	2.84%
3 years	2.65%	2.68%
4 years	3.00%	3.04%
5 years	3.20%	3.25%

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

*Rates subject to change at any time

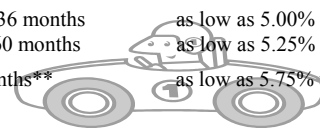
**APY= Annual Percentage Yield



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