



# MONEY TALKS

JANUARY 2012

## Join Us for Your Annual Meeting

The entire credit union benefits when members participate. That's why we invite every member to attend our—your—annual meeting. All members are equal owners of the credit union.

Our annual meeting is an occasion for management and elected officials to report to you, the owners. And, it's an opportunity for you to learn about the credit union's financial position, products and services, current business issues, and goals. You'll meet face-to-face with the people who run your credit union.



Without your input, leaders can only guess what you and other owners want from your credit union.

Join us March 15, 2012 in the New Room at UMPH. Registration begins at 4:00 p.m. and the meeting begins at 4:30.

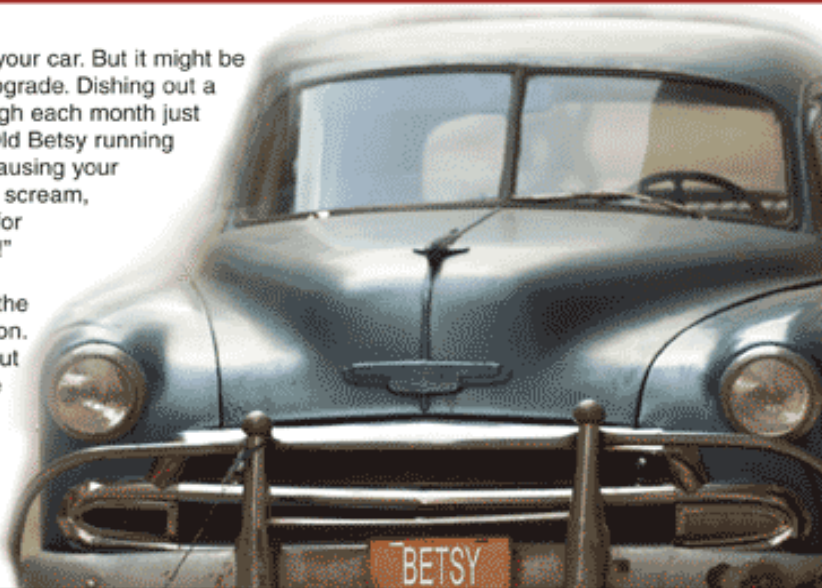
### IMPORTANT DATES:

Closed for MLK Jr. Day	Jan. 16
PFCU Annual Meeting	Mar. 15
Closed for Good Friday	Apr. 6
Closed for Memorial Day	May. 28
Closed for Independence Day	Jul. 4
Closed for Labor Day	Sep. 3
Closed for Thanksgiving	Nov. 22&23

## IS YOUR CAR TURNING INTO A COLLECTOR'S ITEM?

You love your car. But it might be time to upgrade. Dishing out a lot of dough each month just to keep Old Betsy running may be causing your budget to scream, "It's time for a change!"

Come to the credit union. We can put you in the driver's seat of a new car.



at your credit union for the best loan rate!

**Auto Rates as low as 3.00%\***

Parthenon Federal Credit Union

Dividend Rates

Certificate of Deposit

Deposit Rates\*

Effective 12/31/2011

(Minimum deposit \$500.00)

(Rates as of 12/31/2011)

Type	Rate	APY**	Type	Rate	APY**
Regular Shares	0.15%	0.150%	90 Days	0.35%	0.35%
Special Shares	0.40%	0.401%	6 Months	0.40%	0.40%
IRA Shares	0.50%	0.501%	12 Months	0.65%	0.65%
Share Drafts	0.01%	0.010%	18 Months	0.70%	0.70%
Money Market	0.40%	0.401%	24 Months	0.75%	0.75%
Christmas Club	0.30%	0.300%	30 Months	1.10%	1.10%
Vacation Club	0.30%	0.300%	3 Years	1.10%	1.10%
			4 Years	1.20%	1.20%
			5 Years	1.30%	1.30%

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

Payday Certificates are available. Minimum deposit is \$100.00 and a total monthly deposit of \$100.00 is required through payroll deduction. Rates are .50% less than the regular CD rate for term chosen.

\*Rates subject to change at any time.

\*\*APY=Annual Percentage Yield

Parthenon Federal Credit Union

201 8th Ave. South  
 P.O. Box 801  
 Nashville, TN 37203  
 Phone: 615-749-6461

Audio Response:  
 615-749-6201

www.parthenonfcu.org

Hours:

Mon. – Thurs.  
 8:00 a.m. – 4:00 p.m.  
 Friday: 7:30 am – 4:00 pm



Loan Rates

NEW & USED AUTO

Financing	Annual Percentage Rate
Up to 36 months	as low as 3.00% to 18.00%**
37 to 60 months	as low as 3.25% to 18.00%**
72 months*	as low as 4.75% to 16.00%**

\*(amounts exceeding \$30,000)

LINES OF CREDIT

12.00% TO 16.00%\*\*APR

.032677 TO .043836% daily periodic rate

\*\*Rate based on credit performance and credit union discounts

HOME EQUITY LINE OF CREDIT

Loan-to-Value	Maximum Limit	Rate*
80%	\$50,000	Prime Rate
90%	\$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

Rate changes: The annual percentage rate can change semi-annually on the first day of January and July. There is no limit on the amount by which the annual percentage rate can change during any one year period.

