

The Credit Union Difference

Credit Unions	Banks
Not-for-profit.	For profit.
Owned by its members.	Owned by stockholders who may or may not have accounts.
Earnings returned to members in the form of dividends, higher savings rates, and lower loan rates.	Earnings returned to shareholders, not to depositors.
Democratically controlled by members.	Controlled by stockholders and paid officials.
Members share a common bond—employer, church, community, etc.	No built-in common interest.
Members elect a volunteer Board of Directors to represent their interests.	Have a paid Board of Directors who represent the owners; customers do not have voting privileges.
Federally insured up to \$250,000 by the NCUA, National Credit Union Administration. IRAs up to \$250,000.	Federally insured up to \$250,000 by the FDIC, Federal Deposit Insurance Corporation. IRAs up to \$250,000.
Member-service driven.	Profit-driven.



Branch Locations and Hours

Branch Locations	Near You	Lobby Hours (subject to change)	Drive Thru Hours
6101 Fern Valley Road Louisville, KY 40228 502/968.3681		M-Th: 9-5 Fri: 9-6 Sat: 9-12	M-Th: 8:30-5 Fri: 6:45-7 Sat: 9-12
2221 Goldsmith Lane Louisville, KY 40218 502/968.3681		M-Th: 9-5 Fri: 9-5:30	N/A
2501 Blankenbaker Pkwy. Louisville, KY 40299 502/968.3681		M-Th: 9-5:30 Fri: 9-6:30	M-Th: 9-5:30 Fri: 9-6:30 Sat: 9-12
515 W. Market Street Louisville, KY 40202 502/968.3681		M-Th: 9-5 Fri: 9-5:30	M-Th: 9-5 Fri: 9-5:30
7521 Dixie Hwy. Louisville, KY 40258 502/968.3681 or		M-Th: 9-5 Fri: 9-6 Sat: 9-12	M-Th: 9-5 Fri: 9-6 Sat: 9-12
134 Dr. Arla Way (Hillview) Louisville, KY 40229 502/957.7600		M-Th: 9-5 Fri: 9-6 Sat: 9-12	M-Th: 9-5 Fri: 9-6 Sat: 9-12
415 Adam Shepherd Pkwy. Sherpherdsville, KY 40165 502/543.1066		M-Th: 9-5 Fri: 9-6 Sat: 9-12	M-Th: 9-5 Fri: 9-6 Sat: 9-12
440 New Circle Road Lexington, KY 40511 859/255.6881		M-Th: 9-5 Fri: 9-6	M-Th: 9-5 Fri: 9-6 Sat: 9-12
1300 Gibson Bay Dr. Richmond, KY 40475 859/623.0838	✓	M-Th: 9-5 Fri: 9-6	M-Th: 9-5 Fri: 9-6 Sat: 9-12
501 Walnut Meadow Rd. Berea, KY 40403 859/986.0664		M-Fri: 9-5	M-Th: 9-5 Fri: 9-6 Sat: 9-12
2864 Charlestown Road New Albany, IN 47150 812/206.3563		M-Fri: 10-6 Sat: 10-1	N/A
1010 Veterans Pkwy. Clarksville, IN 47129 812/206.7190		M-Th: 9-5 Fri: 9-6 Sat: 9-12	M-Th: 9-5 Fri: 9-6 Sat: 9-12
2328 Point Mallard Drive Decatur, AL 35601 256/353.3616		MTTh 9-4:30 W 10-4:30 Fr 7:30-4:30	N/A

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WELCOME

Eastern Kentucky University Employees

Open an account today—the grass is greener on the credit union side.



Your life. Your money. Your way.

Most Popular Products

- **Savings** We offer regular as well as an unlimited number of personal planning accounts to help you meet your goals. Ask about iPlan, which automates your savings plans.
- **Checking** Whether you're a student or a senior citizen, we have an account for you. HI Checking, our most popular account, pays an unbelievable rate and ATM refunds...not to mention no minimum balance.
- **Mastercard® Check Card & Extended ATM Network (Nearly 20,000 nationwide)** Our Free Check Card (debit/ATM) comes standard with all of our checking accounts. You get at least 7 free foreign ATM transactions per month. Park ATMs are always free, and you get surcharge free transactions at any Alliance One, Money Pass (mostly US Bank), or Republic Bank ATMs.
- **Mobile Banking, Online Banking, Bill Payment, & eAlerts** Four ways to manage your income, expenses, and balance information
- **Share Certificates** An advantage of saving with Park is that it only takes \$500 to open most certificates. Our Wealth Builder Certificate requires only \$250 to open, and it's only \$100 to open a kids' certificate, or CerKIDicate.
- **Youth Accounts** We believe it's important to teach kids about money. With Parkie the dog as their leader, kids learn that saving money can be fun and rewarding.
- **IRAs**
- **Auto Loans**
- **Credit Builder Loan** No credit? Bad Credit? Let us help you build good credit.
- **Mortgage and Home Equity Loans**
- **Credit Cards**
- **Business & Organization Accounts**
- **College Scholarship**
- **Health Savings Accounts (HSA)**

Tools & Education

- **Stay Connected via Social Media: Facebook, Blog, Twitter, and Flickr**
The next time you're updating your status or tweeting about your low rate auto loan, take a second to connect with us on your favorite social media site.
- **Newsletters & Statement Stuffers**
Watch your statements or eStatements for stuffers and newsletters that keep you up-to-date on our latest promotions. From time-to-time we offer special rates on loans, certificate specials, and more.
- **Free Seminars** Budgeting, buying a house, buying a car—these are just some of the free seminars we offer throughout the year. Information on seminars will be posted in our lobbies, online, via social media, and in our newsletters.
- **Website Tools & Links** Our website is more than just a way to access your account, it's an interactive community of tools and resources to help you achieve financial success.
 - » **Accel** free financial counseling
 - » **CheckRight** guide to checking accounts
 - » **Anytime Adviser** online coaching for buying a car & houses, identity theft, and more
 - » **Home and Family Finance** explore various topics to help improve your financial life
 - » **Money Mix** online tool designed to help Gen X'ers learn better money management skills
 - » **Plan It** online toolkit designed to help baby boomers plan for retirement
 - » **Financial Calculator** calculate payments, what you could earn on a certificate, and more
 - » **Credit Reports** pull your free annual credit report to monitor against fraud
 - » **New & Used Car Values** before you head out to the dealership, check the values to make sure you get the best deal on your new car and trade-in

Discounts & Perks

- **Members® Home, Auto, Life, and Renter's Insurance** (underwritten by Liberty Mutual®, Progressive®, & CUNA Mutual)
- **Affinion Accidental Death & Dismemberment** (underwritten by Hartford)
- **Long-Term Care Insurance** (underwritten by CUNA Mutual Group)
- **Discount Theme Park Tickets** Save money by purchasing your tickets at any one of our branches.
- **Invest in America** Credit Union members receive discounts at the following establishments: General Motors, Dodge, Chrysler, Jeep, Sprint PCS, DirecTV, CompleteTax, FTD Florists, CU Benefits Express Medical and Lifestyle Services, Equity Lifestyle Properties, and Allied Moving. Visit our Members Discounts page at parkcommunity.com for more information.
- **Shared Branching** If one of our branches isn't convenient, visit one of the nearly 4,000 shared branch centers nationwide.
- **FraudWatch Plus** All of our Mastercard® Check Cards come with Free FraudWatch Plus. All cards are monitored 24/7 to protect against ID theft.
- **NCUA Insured** Just as banks are insured by the FDIC, our credit union insures your money up to \$250,000 by NCUA, a U.S. government agency.
- **Other** Notary services, travelers checks, coin counters, money orders, statement printouts, lock boxes, and wire transfers are also available at low or no cost to members.

Questions?

Call or visit your local branch, call the Member Service Center at 502/968.3681 or 800/626.2870, or visit us online at parkcommunity.com.