



Parkside

# Perspective

January 2009 | [www.parksidecu.org](http://www.parksidecu.org)

## Lay-away Your Money in 2009!

Parkside is bringing back a classic concept with a new twist! Are you planning on any major purchases or events for 2009? "Lay-away" your money at Parkside Credit Union and earn more interest! Now through March 31, 2009, Parkside is **offering a special "Lay-away" savings account:**

- You pick your term (money will roll over into your regular savings account on June 1, August 1 or November 1, 2009)
- Receive a special savings rate of 1.75% APY\*
- Minimum deposit of \$300.00

### Here's how it works:

- 1) Determine the amount you want to save.
- 2) Determine when you want to have the money.
- 3) Figure out how much you can deposit on a weekly and/or monthly basis to reach your goal.
- 4) Your money will roll over into your regular savings account on June 1, August 1 or November 1, 2009. You pick!

\*Annual Percentage Yield \_\_\_\_\_



## Have You Financed Your Vehicle with Parkside Yet?

Parkside is one of the best financial institutions in the area to finance your auto loan vehicle. If you're thinking of purchasing a new or pre-owned vehicle, consider Parkside as the **best choice for financing**. If you already have a vehicle loan at another financial institution, refinance with Parkside and enjoy our great rates too!

Right now, Parkside is offering **5.50% APR\*** on our vehicle loans. This offer is good through **March 31, 2009**.

Don't forget to get pre-approved before you go vehicle shopping!

\*Annual Percentage Rate. Rate based on credit score and for a term up to 60 months. Rate is not valid on existing Parkside loans.

### Need a place to find a vehicle?

Now your vehicle lending experience with Parkside is even easier – close on your loan at the dealership! Parkside has indirect lending relationships with the following dealers:

**Pat Milliken Ford** – [www.patmillikenford.com](http://www.patmillikenford.com)

**Bill Brown Ford** – [www.billbrownford.net](http://www.billbrownford.net)

**Jack Demmer (Ford, Lincoln & Mercury)** – [www.demmer.com](http://www.demmer.com)



Making your financial prosperity our priority for over 50 years

## Introducing "Just File It! We'll Help."

Beginning January 15, 2009, Parkside Credit Union will begin offering Web access to free tax preparation software that will enable individuals and families to file their state and federal income taxes. Beginning this year, any credit union member, regardless of income, can use the **Just file it! We'll help!** software.



You must file income taxes to be eligible for a variety of tax credits, including:

- Earned Income Tax Credit (EITC)
- Savers Credit
- Student Loan Deductions
- Child and Dependent Care Expenses Credit
- Michigan Homestead Property Tax Credit
- Michigan Home Heating Credit
- Education Credit
- Public Radio and Television

Credits are generally based on gross income, but serve a wide variety of needs. Some credits are available to those who don't make enough to pay taxes.

This program is especially helpful for individuals and families who qualify for credits such as the Home Heating Credit and Prescription Drug Credit. The federal EITC benefits alone can be as great as \$4,824.00 for families with two or more children, and can increase when paired with state tax credits. As much as 25% of EITC credits go unclaimed each year.

### Can anyone file taxes using this software?

Anyone can use **Just file it!** software for their state and federal income tax returns with a few exceptions. Those are:

- Business owners
- Church employees or members of the clergy
- Those who have sold real estate in the past year
- Employees who have a non-US address (or whose employer does)
- Also, individuals with disabilities or in the Military may be eligible for tax credits not included in the program

### The software does allow for:

- Schedule A – Itemized Deductions
- Schedule B – Capital Gains and Losses
- Schedule C – Profit and Loss from Business (Profit only, 1099-MISC box 7 only)

## Have Your Tax Return Directly Deposited into your Parkside Account

Here is the information you will need:  
Our routing number/ABA number is 272482456.

To have your return deposited into your **checking account**, use the number at the bottom of your check.

To have your return deposited into your **savings account**, use your account # and the **3-digit suffix of 000** at the end. For example, if your account number is 1234560, use 1234560**000**.



# Notice of Annual Meeting:

Parkside Credit Union's **Annual Membership Meeting will be held Wednesday, March 11, 2009 at the Main Office.** The following individuals are nominated for the three expiring terms on the Board of Directors.

## **Barry L. Brown (Incumbent)**

Running for a three-year term expiring 2012

### **Qualifications:**

- Occupation: Retired Ford Motor Company Supervisor (30 Years)
- BSME, General Motors Institute
- Member of the Official Family for 26 years
- Member of the Board of Directors for 24 years
- Past Chairman of the Supervisory, Audit, ALM, Policy & Planning, Growth & Equity and Budget Committees

## **William Sackett (Incumbent)**

Running for a three-year term expiring 2012

### **Qualifications:**

- Member of the Board of Directors for 18 years
- Parkside Credit Union member for 46 years
- Current Treasurer of the Board of Directors
- Past President of the Board of Directors, Vice Chairman, Chairman of Supervisory, Audit, ALM, Technology, and Growth and Capital Committees
- Retired Senior Financial Analyst, Ford Motor Company employee for 39 years
- Education: M.S.A. Degree Madonna University

## **Richard Savale (incumbent)**

Running for a three-year term expiring 2012

### **Qualifications:**

- Occupation: Retired UAW hourly worker
- Seniority: 42 years with Ford Motor Company
- Retired U.S. Army Reserves 24 years
- Member of the Board of Directors for 18 years
- Parkside Credit Union Member for 29 years
- Vice Chairman for 5 years
- Supervisory Committee Member for 3 years
- Past Chairman of the Policy and Planning Committee
- Current Member of the Audit and Executive Committees

If any other member is interested in running for one of the Board of Directors' positions, he or she must **submit a petition** (forms available at the credit union office) with the required signatures by **Monday, February 9, 2009.**



## Introducing ScoreCard®: Earn Points when you use your Parkside Visa®!

Earn points just for using your Parkside Visa and redeem for brand-name merchandise or travel rewards! For more information regarding our **new ScoreCard rewards program**, visit [www.parksidecu.org](http://www.parksidecu.org) and click on the ScoreCard link.

### **Coming Soon:**

Earn ScoreCard Points for using your debit card too!

## Serving Our Community

### Parkside's Fireplace

If you visit the Laurel Park Place Mall, be sure to stop by the Food Court and see the "Parkside Credit Union" fireplace!

### Student-run Branches

Once again, Parkside has two (2) student-run, in-school branches at Hamilton and Taft-Galloway Elementary Schools in the Wayne-Westland School District. Parkside employees also assist with the 2nd grade math classes at Taft-Galloway on a weekly basis.



## Mark Your Calendar:

**North American International Auto Show – Jan 17-25, 2009**

**43rd Annual Detroit Camper Show**

(Rock Financial Showplace) – **Feb 11-15, 2009**

(Parkside will be at the Westland Camper & RV Booth. We also have an indirect lending relationship with them. You can visit their website at [www.westlandcamping.com](http://www.westlandcamping.com).)

## Holiday Closings

**Monday, January 19, 2009** — Martin Luther King Day



**(734) 525-0700**

**Main Office**

36525 Plymouth Road  
Livonia, MI 48150

**Westland Office**

1747 S. Newburgh Road  
Westland, MI 48186

**Lobby Hours**

Monday and Tuesday: 9 a.m. – 5 p.m.  
Wednesday: 10 a.m. – 5 p.m.  
Thursday and Friday: 9 a.m. – 5:30 p.m.  
Saturday\*: 9 a.m. – 12 p.m.

**Drive-Thru Hours**

Monday, Tuesday, Thursday  
Friday and Saturday\*: Open at 8 a.m.  
Wednesday: Open at 10 a.m.

**Mortgage Center**

(888) 562-6865  
[www.mortgagecuso.com](http://www.mortgagecuso.com)

[www.parksidecu.org](http://www.parksidecu.org)

\* Saturday hours are Westland only.

