

## Saint Paschal Baylon Federal Credit Union

5384 Wilson Mills Road  
Highland Heights, OH 44143  
440-646-0409

Dear Parent/Guardian of a St. Paschal Student:

As a member of St. Paschal Baylon Parish, you are eligible to become a member of St. Paschal Baylon's Federal Credit Union. The credit union is located in the Parish Rectory and is open on Sunday's from 9AM – Noon and during the week by appointment by calling 440-646-0409 or emailing us at [spbcu@sbcglobal.net](mailto:spbcu@sbcglobal.net).

The Credit Union exists to support our members by paying a competitive dividend rate on savings accounts and offering competitive interest rates on car loans and personal loans which are outlined on the back of this letter.

Opening up a savings account that pays dividends, paying down credit card debt or buying out your leased vehicle are examples of the services we provide our members. We look forward to discussing any opportunities that benefit you.

Regards,



Maribeth Behm McNeeley  
Manager  
St. Paschal's Class of 1974

**ST. PASCAL BAYLON FEDERAL CREDIT UNION**  
**5384 WILSON MILLS ROAD**  
**HIGHLAND HEIGHTS, OH 44143**  
**(440) 646-0409**  
**SPBCU@SBCGLOBAL.NET**

**Hours of operation:**  
**Sunday 9:00 a.m. – 12:00 noon**  
**And by Appointment**

**\*AUTO LOANS:**  
**rates as low as:**

<u>Model Year</u>	
2022 – 2020	2.99% APR – up to 72 months (NEW)
2022 - 2020	3.25% APR – up to 72 months (USED)
2019 - 2018	3.50% APR – up to 60 months
2017 – 2015	3.99% APR – up to 48 months

**\* SHARE SECURED LOANS:**

2.20% APR – up to 36 months  
2.70% APR – up to 60 months

**\*UNSECURED LOANS:**

**rates as low as:** 8.99% APR – maximum \$10,000 up to 60 months

**\*SHARED DIVIDENDS:** .20 % APY

Accounts with a balance below \$100 incur a quarterly fee of \$2.50 and do not earn interest.

Loan application fee of \$75.00 for auto and unsecured loans and \$25.00 for share secured loans.

\*The rates are current as of the date of this notice and are subject to change without notice – (7/1/2021).

This credit union is federally insured by the National Credit Union Administration.