



# Feliciana Federal Credit Union

1st Quarter 2021

SERVING WEST FELICIANA, EAST FELICIANA, POINTE COUPEE, AND THE NORTHERN PORTION OF EAST BATON ROUGE PARISHES

## HUMAN INTEREST STORY

### Five dollars a payday makes for a great gift on graduation day

Papa and Granny, Sammy Patrick, Sr. and wife Freda, were high school sweethearts since the seventh grade. By senior year, Ms. Freda was ready to marry and settle down, however, Mr. Patrick did not think it was such a great idea to marry until they finished high school and he had a steady job.

Mr. Patrick and a friend heard about openings at the mill, then known as Crown Zellerbach, for college students and decided to apply for jobs. Well, the mill found out the boys were not college students but, decided to let them work on a as needed basis provided their school schedules would allow the time. Mr. Patrick was allowed to leave school early and worked a three to eleven shift at the mill. After graduation, Mr. Patrick was hired on full-time at the mill and shortly after was able to marry his sweetheart. Mr. Patrick worked in several division of the maintenance department at the mill and retired in 2006 with 57 plus years of service.

Married just over 57 years, Mr. and Mrs. Patrick have a legacy of three children, six grandchildren, one great grandchild and another great on the way. Mr. and Mrs. Patrick knew the hardships of starting out with little

other than hard earned money, so they wanted to start a savings program for each of their grandchildren. At birth, the Patrick's would open an account for each new grandchild and each payday they would contribute \$5.00 to each savings account. As a graduation present, the Patrick's would give that grandchild the balance of the account. What a fantastic gift!!! It is a gift that is not just monetary, but a gift of smart planning, dedication, thoughtfulness, and love. Mr. Patrick states, "It's never too early to start saving, save everything you can".

Mr. Patrick shared a sweet memory with us about Mrs. Freda. Mrs. Freda was a small woman with tiny feet and loved to dance. Mr. Patrick said that Mrs. Freda enjoyed jitterbug dancing, but he enjoyed the slow dancing because he had the chance to hug his sweetheart as she danced standing on his feet.

There is no better investment than investing in a loved one. Start a savings today and be prepared for graduation day!

This article is dedicated to the memory of Mrs. Freda Patrick, who will be forever dancing in the hearts of her loved ones.



**MAILING ADDRESS:**  
P.O. Box 1130  
Zachary, LA 70791

Phone: 225-654-4021  
Fax: 225-658-7016

[www.felicianafcu.com](http://www.felicianafcu.com)

#### BRANCH LOCATIONS:

**Zachary**  
20303 Old Scenic Hwy  
Zachary, LA

**St. Francisville**  
2552 LA Hwy 964  
St. Francisville, LA

## The 61st Annual Membership Meeting

Friday, April 23, 2021

Will be held Virtually Via Zoom

Login at 5:45 pm

Meeting begins at 6:00 pm

Cash Drawings for FFCU Members

Visit [www.felicianafcu.com](http://www.felicianafcu.com) for Zoom login information

**Signature Loans 5, 5, and 5**  
**\$5,000, 5%<sup>APR</sup>, up to 5 years**  
**\$25.00 application fee**

Certain Credit Criteria Required.

Refinancing existing FFCU loans not allowed.

Application fee will be refunded if the loan is booked.

**Other terms and conditions may apply.**

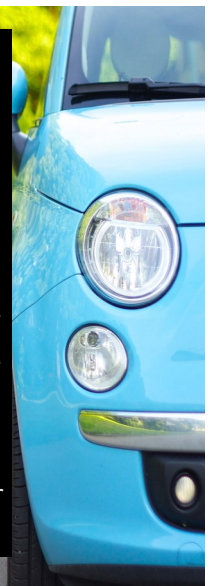
\*Loans are available to credit worthy members for as low as the Annual Percentage Rates quoted. The APR on your loan may vary, based upon an evaluation of your credit worthiness and is subject to change.

## Auto Loans GREAT RATES

- 2%<sup>APR</sup> for A+, A/B, and C credit
- Up to 84 months if over \$35,000
- Autos must be 5 years old or less
- Mileage must be 100,000 or less
- 2 years required with current employer
- Refinancing of existing FFCU vehicle loan does not qualify

Application fee will be refunded if the loan is booked

\*D/E credit will receive the regular loan rate based on credit



# DIRECTORS

## Board of Directors

EDDIE WILLIAMS-Chair  
WENDY EGGERT  
MELISSA ESNAULT  
BRENDA JONES  
PAUL KERSHAW  
CAROLYN LEE  
WILBERT SCOTT  
RICKY WILLIS

## Supervisory Committee

WENDY EGGERT-Chair  
STACY MORRA  
RENNA YOUNG

## Nominating Committee

EDWARD GALE SMITH, SR.-Chair  
DONNA BLEVINS  
JAMES "TEX" WHITFIELD

# STAFF

## Management Team

GIGI THOMAS-ROBERTSON  
SUSAN DEVILLIER

## Staff

BRITTANY BABIN	CHERIE NEYLAND
CAITLIND DAILEY	LOYCE SMITH
STACY GRESHAM	CYNTHIA SNOWDEN
KELLI LAFIELD	BERNADETTE WHITE

## Hey! Hey! Skip the Payment Away!!!!

If you have an auto loan or personal loan with us, you may be eligible to skip\* your payment. Contact us today to find out how!

\*Skip-A-Payment option is only valid for one month for loans current and in good standing. Mortgages, Home Equity Loans and Lines of Credit are excluded. Loans with GAP or warranty will not be extended beyond the original maturity date.

All Skip-A-Payment deferrals are subject to Feliciano FCU approval. Certain restrictions may apply. If you elect to skip a payment, we must receive your Skip-A-Payment form and processing fee (\$35 per loan) at least 10 days prior to your scheduled payment



## IMPORTANT NOTICES

### Virtual Newsletter Coming 2022!!!!

FFCU Newsletters will be going virtual... Yes, virtual!! All first, second, and fourth quarter newsletters will be accessible on FFCU website; [www.felicianafcu.com](http://www.felicianafcu.com), and to all members enrolled in virtual banking. **EXCEPTION:** The third quarter newsletter will continue to be mailed via U.S. Mail, due to the Nominations for the Board of Directors.

### Membership Account Agreements (Cards):

If you have not recently updated or verified your information with FFCU, please come by or call one of our locations. The update will include current email, phone number, and address information. Please leave a message for one of our Member Service Officers. Your call will be returned within 48 hours. Members, don't delay, be ready to play in the special cash drawing by updating your information before November 30, 2021. Cash Drawing will be conducted at the December Board Meeting.

### E-Statements Effective January 2021:

Members not enrolled in e-statements may be subject to a \$3.00 fee for paper statements. To avoid the \$3.00 fee, sign up for e-statements. (There will be no charge for young adults under 25 or seniors 60+ and those enrolled for e-statements).

### How to register for eStatement:

- Go to [www.felicianafcu.com](http://www.felicianafcu.com)
- Login using Virtual Branch Online Access (FFCU Virtual Branch)
- Choose the Self Service tab
- Additional Service tab
- Enrollment option for e-Statements (must view sample statement first)
- Enrollment option for Mobil Money (smart phone)

For assistance, dial: 225-654-4021 during operational hours: Monday — Friday 9:00 a.m. — 5:00 p.m. and Saturday 9:00 a.m. — 12:00 p.m.

## Great Real Estate Loan Rates

For more information please contact

Kelli Lafield (225) 654-4021



## FFCU 2021 HOLIDAYS

Good Friday	Friday, April 2
Memorial Day	Monday, May 31
Independence Day observed	Monday, July 5
Labor Day	Monday, September 6
Columbus Day	Monday, October 11
Thanksgiving	Thursday & Friday, November 25 & 26
Christmas	Friday & Saturday, December 24 & 25

## SPRING INTO SUMMER TIME

With a fixed rate of 5.95%\* APR for up to 84 months

On any new or used Recreational Vehicle

100% financing with Approved credit.

Application Fee of \$25\* applies

\*Application fee will be refunded if the loan is booked



\*Must be credit worthy and member of the credit union. Refinancing of existing FFCU recreational loans does not qualify.

### Privacy Disclosure Notification Statement:

Federal Law requires us to tell you how we collect, share and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at [www.felicianafcu.com](http://www.felicianafcu.com) or we will mail you a free copy upon request if you call us at 225-654-4021.

