



Feliciana Federal Credit Union

3rd Quarter 2021

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

HUMAN INTEREST STORY

Life offers up many things and loyalty is one.



The loyalty of four generations of the Carter family has shown not only does Feliciana Federal Credit Union stand by its members, but the members stand by Feliciana Federal Credit Union.

Approximately 40 years with the mill, electrician, Howard Carter went to work for Crown Zellerbach in 1966 and worked until retirement in 2006. Mr. Carter worked in the maintenance department and worked any special need call outs. Shortly after starting work at the mill, Mr. Carter and his wife, Mrs. Linda Gene joined the Credit Union. Mr. Carter recalls the Credit Union in its "trailer" days.

Mr. and Mrs. Carter have known each other pretty much all their lives. Growing up in Woodville, Mississippi, Mr. Carter was a country boy and Mrs. Linda was a city girl, but from a young age, the two attended the same church and that's where the foundation began. As life progressed, Mr. and Mrs. Carter would marry in 1967. Eventually, Mr. Carter would build a house for his city girl on his old homeplace in the country and there they would raise their children. Mrs. Carter worked part-time but concentrated on the home and raising their two girls. The Carter family has expanded now to include three grandchildren and four great grandchildren, with the oldest being 39 and the youngest being a year old.

Learning at an early age the value of money and saving, in the 11th grade, Mr. Carter was unfortunate to lose his father. Mr. Carter's

mother and four siblings were depending on him to assist with earning a living for the family. Mr. Carter went to work at the local funeral home after school and on the weekends to provide for the family.

With each new member born into the Carter family, Mr. and Mrs. Carter would open an account. The account was opened for the children without stipulations or rules and opened in hopes of teaching the children financial responsibility. Mr. Carter applauds his children for being financially independent. Mr. and Mrs. Carter are hoping that with each generation, each will continue to be financially independent and respect the responsibilities of earning and saving money.

In the wise words of Mr. Carter, "watch your money early in life and spend only what is necessary".

Mr. and Mrs. Carter, Feliciana Federal Credit Union appreciates your loyalty and commitment to the Credit Union!

From the city to the country, Feliciana Federal Credit Union is here to serve your needs.

OWN THE GREAT OUTDOORS THIS HUNTING SEASON

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



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

INTERNATIONAL CREDIT UNION

Celebrate with FFCU



International Credit
Union Day
OCTOBER 21, 2021

2022 NOMINATIONS

The credit Union's Nominating Committee, being Edward Gale Smith, Sr. (Chairperson), James "Tex" Whitfield and Donna Blevins, has nominated the following members to fill positions on the Board of Directors.

NOMINATED FOR BOARD OF DIRECTORS:

Melissa Esnault, a credit union member since 1991, graduated from Louisiana Tech University in 2000 with a Bachelor of Science degree. In the past, she worked for the administration at E. Federal Credit Union and worked at Tembec Paper Mill as an Inside Sales Representative. She currently works at Louisiana State University splitting her time between the Louisiana Geological Survey and the Radiation Safety Office, both under the direction of the Center for Energy Studies. Melissa is seeking election to the Board of Directors for a second three-year term.

Wendy Eggert, a credit union member since childhood (1974), has served on the Supervisory Committee since 2013. She also served on the 2018 Budget Committee. She interned at the Paper Mill for a summer in college. Wendy holds an MBA with an internal audit specialization. She has worked for the State of Louisiana 16 years in an accounting position. Wendy is seeking election to the Board of Directors for a second three-year term.

Paul Kershaw, a credit union member since 1991, has served on the Board of Directors since 2013. He was employed at the Paper Mill in the IT Department for 16 years. After the Paper Mill was idled, Mr. Kershaw was employed as a Project Manager with the New Orleans based consulting firm GCR Inc. for four years. He is currently employed with TigerBytes IT Solutions as a Project Management Professional and IT Consultant. Paul is seeking election to the Board of Directors for another three-year term.

John "JD" Blanchard (Remaining 1 year for Ricky Willis), a credit union member since 2021. John, known to many as "JD" has worked for Hood Container for the past seven years. Looking for opportunities to serve his community, "JD" served as a coach and league director for our local Zachary Ballpark and assisted the Zachary City Police Department serving in a reserve officer role. Setting an example, JD looks for ways to serve his community and would appreciate the opportunity to serve the members of Feliciana Federal Credit Union. "JD" is seeking election to the Board of Directors for the unexpired one-year term of former Director Ricky Willis.

Mark Givens (Remaining 2 years for Ruby Givens) is passionate about his craft, ensuring that his contributions add value and offer effective solutions. Mark has been a member of Feliciana Federal Credit Union for more than 45 years. He has been well acquainted with the institution dating back to when it was housed in a double wide trailer just outside the gates of the then Crown Zellerbach paper mill.

Mark began his career at Crown Vantage Paper Mill and is currently employed with Entergy Corporation. Mark serves in the Nuclear Business Unit serving as a Program Manager. Mark has received numerous promotions in his current corporate management team position within the Legal, Ethics and Compliance Organization.

Mark deems himself as a effective communicator, leader, problem solver and self-motivated active learner who thrives upon teamwork and possesses the upward drive to surpass goals.

Mr. Givens is seeking election to the Board of Directors for the unexpired two-year term of his Mother, the late Ms. Ruby Givens.



ATM/DEBIT CARDS APPLY TODAY!

Utilize the Drive-Up Deposit ATM (Zachary)

Use your ATM or debit cards to get balance inquiries, cash, transfer funds and make deposits (cash/checks)

Members/Co-op members NO FEE

FFCU 2021/2022 Holidays

COLUMBUS DAY* Monday
*Due to 2021 Christmas Holiday Weekend October 11

THANKSGIVING Thursday/Friday
November 25 & 26

CHRISTMAS Friday/Saturday
December 24 & 25

NEW YEAR'S DAY Saturday/Monday
January 1 & 3

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 or we will mail you a free copy upon request if you call us at 225-654-4021.

