



Feliciana Federal Credit Union

4th Quarter 2021

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

HUMAN INTEREST STORY

W.D. Moore

Years of Service: 1964-1968, 1968-1970 (reserve), 1974-1976 Army Reserve National Guard

Branch of Military: Air Force

Classification: Staff Sergeant; E4

Stationed: Amarillo Air Force Base, Amarillo, Tx



Enlisting before the age of eighteen, Mr. W.D. Moore joined the Air Force right before his eighteenth birthday in 1964. Mr. Moore's service started in San Antonio, Texas with basic training at Lackland Air Force Base. After training Mr. Moore was moved to Amarillo Air Force Base in Amarillo, Texas. Mr. Moore was part of the Air Force-3rd Air Division; 91st Tactical Fighter Squadron under the direction of General Robin Moreland. Ending up in Vietnam in 1966-1967, Mr. Moore was a jet aircraft mechanic.

One memorable moment for Mr. Moore was making airman of the month in 1965 while serving in England under General Robin Oldes and Charles "Chappy" James. Mr. Moore also served a temporary duty in Africa in 1966 for 30 day stints.

Mr. Moore started at the mill in December of 1968 and joined the credit union in 1969. Mr. Moore can remember "when membership was only .50¢ to join."

In closing, Mr. Moore shares "loose lips sink ships" and "always tell the truth so you don't have to remember what you said."

Mr. Moore thank you for your dedicated service to our country.

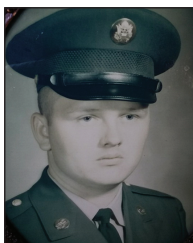
Chester Netterville

Years of Service: 1967-1969

Branch of Military: Army

Classification: Ground Pounder

Stationed: Vietnam



Working at the mill, Mr. Netterville was 19 years of age when he was drafted to serve his country. Mr. Netterville said he was ready if he was called to serve. Basic and advanced training was at Fort Polk also known as Tiger Land. After training Mr. Netterville was assigned to the 12th Battalion of the 1st Air Calvary. Sent to Vietnam and classified as a "ground pounder", Mr. Netterville saw plenty of action.

Mr. Netterville started working at the mill in 1965 and became a member of the Credit Union in 1966. Mr. Netterville. The Credit Union has served Mr. Netterville and his family since 1966. Mr. Netterville says "he has never had a problem with the credit union" and also says "the Credit Union has been and will be the only place for his banking needs."

In final thoughts, Mr. Netterville says, "if it weren't for the Lord, I wouldn't be here".

Mr. Netterville thank you for your dedication and service to our country.

Sherman Robinson

Years of Service: 1963 - 1967

Branch of Military: Air Force

Classification: Tactical Fighter Squadron

Stationed: Vietnam



A young Mr. Robinson went from college to the Air Force. Mr. Robinson enlisted at the age of 19 and started his service in 1963. Training was in San Antonio, Texas then moved on to several stations. Mr. Robinson found himself moving from Glasgow Montana, Spokane Washington, Thailand and final destination, Vietnam. Mr. Robinson served in the 91st Combat Defense Squadron and then moved into the 337th Tactical Squadron, ending his service in 1967. One of Mr. Robinson's memorable moments was on July 4th, flying into Vietnam at night and "hearing firing all around me". Mr. Robinson said his first thought was "look what I got into". Miles away from family and not knowing a soul, Mr. Robinson recalls that everyone in your squadron suddenly became your family. Recognized for his expert shooting, Mr. Robinson received a Marksmanship Ribbon (amongst other accommodations) for achieving expert level of Marksmanship; placing 300 rounds in a bullseye in less than five minutes.

After his return to the States, Mr. Robinson went to work for the mill where he retired. Mr. Robinson became a member of the credit union shortly after he was employed by the mill and has been with the credit union ever since.

Closing words from Mr. Robinson, "I am proud to be an American and I know that I am free and to serve my country was my pleasure." "The price of freedom is not free; all gave some and some gave all." "Enjoy freedom and don't forget the cost of it." "God Bless America."

Mr. Robinson, we thank you for the sacrifices and contributions you made for your country. As your credit union, we hope we have served you and will continue to serve you well.

Important: 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.

Board of Directors

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WENDY EGGERT
MELISSA ESNAULT
MARK GIVENS
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STACY MORRA
RENNA YOUNG

Nominating Committee

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

Management Team:

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President/CEO
R. KEITH CRANFIELD
Vice President/CFO

Staff

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STACY GRESHAM
CHERIE NEYLAND
BEATRIZ CARMEN NORRIS
LOYCE SMITH
CYNTHIA SNOWDEN
ASHLEY TILLERY
PRINCESS UNDERWOOD
BERNADETTE WHITE

HOLIDAYS

NEW YEAR'S January 1st
MARTIN LUTHER KING DAY January 17th
PRESIDENT'S DAY February 21st
MEMORIAL DAY May 30th
JUNETEENTH June 20th
FOURTH OF JULY July 4th
LABOR DAY September 5th
COLUMBUS DAY October 10th
VETERANS DAY November 11th
THANKSGIVING DAY November 24th
CHRISTMAS DAY December 25th and 26th

MAILING ADDRESS:

P.O. Box 1130 | Zachary, LA 70791
Phone: 225-654-4021 | Fax: 225-658-7016
www.felicianafcu.com

FFCU Officials Elected by Acclamation

With no nominations by petition having been received, the following officials have been elected/re-elected by acclamation for the term indicated effective April 22, 2022 (Annual Meeting)

3-year term: *Melissa Esnault, Wendy Eggert, Paul Kershaw*
John "JD" Blanchard (Completing remaining 1 year for Ricky Willis)
Mark Givens (Completing remaining 2 years for Ruby Givens)

Congratulations to these officials! We thank each of them for their commitment and the voluntary service they render to the member of the Felician Federal Credit Union.

Loan Promotions:

Autos Loans
as low as 2.5%
Application Fee of \$25.00 Applies

*Certain Restrictions 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. Refinancing of existing FFCU vehicle loans does not qualify.

Unsecured Christmas Loan
\$2,500 for up to 24 months
for those Financial Holiday Hangovers!

18% APR

\$25.00 Application Fee Applies
Direct Payments Required
(ACH, Automatic Payments)
Must be in good standing with the Credit Union Employment will be verified. Other Restrictions Will Apply.

5, 5, and 5
\$5,000, 5% APR, up to 5 years
Application Fee of \$25.00 Applies

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.

Annual Meeting: *Save the Date*
Friday, April 22, 2022

The 62nd Annual Membership Meeting
Friday, April 22, 2022
Will be held Virtually Via Zoom
Login at 5:45
Meeting begins at 6:00pm

Deadline to register for drawing will be 6:30pm - Cash Drawings for FFCU Members Only

*Member must be in good standing with the Credit Union to qualify for the cash drawing.

*Member must remain in attendance for the duration of the meeting to qualify for the cash drawing.

Visit www.felicianafcu.com for Zoom login information

ATTENTION!!

Starting January 2022

Drive-Thru will be
Closed on Saturdays
(Utilize Our Full-Service ATM)
for Your Convenience.

Don't Delay,
Get Your Debit/ATM Card
Today!

Reminder:

E-Statements Effective January 2022: Members not enrolled in e-statements may be subject to a \$3.00 charge 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
 - 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 9:00a.m. -5:00p.m. and Saturday 9:00a.m. - 12:00 p.m.
- Notices posted in the 3rd and 4th quarter newsletters for 2020 and 1st and 2nd quarters of 2021.

NOTICE:

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 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.

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.

