



Feliciana Federal Credit Union

3rd Quarter 2022

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

International Credit Union Day

Feel the Power! Come join the celebration!

We will be offering tokens of appreciation to our credit union members for International Credit Union Day.

October 20, 2022 Celebrate with FFCU



New or Used

Rates as low as
4.00% APR

Gets You on the Move!



***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.

NO CREDIT CHECK LOAN

**\$2,500 up to 24 months
18% APR**

Looking for a little extra in your wallet this season? Have your budget spring into summer by taking advantage of our \$2,500 unsecured loan (terms up to 24 months and 18% APR*)! Apply online: www.felicianafcu.com *APR=Annual Percentage Rate.

- Direct Payments Required (ACH, Automatic Payments)
- Must be in good standing with the Credit Union
- Employment will be verified
- Other Restrictions Will Apply

MAILING ADDRESS: www.felicianafcu.com
P.O. Box 1130
Zachary, LA 70791

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

BRANCH LOCATIONS:
Zachary
20303 Old Scenic Hwy
Zachary, LA 70791

St. Francisville
2552 LA Hwy 964
St. Francisville, LA 70775



Annual Meeting

Friday, April 21, 2023 via Zoom from the Zachary location or in person at the St. Francisville location
Saturday, April 22, 2023.

The date will be determined in November 2022.

SIGNATURE LOANS

\$5,000

5% APR

UP TO

5 YEARS

**Great for Upcoming
Holiday Expenses**

Certain Credit Criteria Required.

Refinancing existing FFCU loans not allowed.

Other terms and conditions may apply.

OWN THE GREAT OUTDOORS THIS HUNTING SEASON

New or Used Recreational Vehicles

**Fixed Rate 5.95% APR
Up to 84 months**

**100% financing with
approved credit**

*Must be credit worthy
and a member
of the Credit Union.



2023 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:

Samuel "Sam" Fabre, a member of the credit union more than 27 years. Sam has experience in restaurant business construction and over 15 years in the insurance industry. Within the insurance industry, Sam has worked various positions as agent, sales manager, regional manager and currently district manager for Kemper Life, formerly known as Union Nation Life Insurance Company.

In 2013, Sam and his team of agents earned the prestigious honor of National Award of Excellence for being the leading team that year. Sam also serves on several corporate committees utilizing his skills in such areas as compensation design, sales systems, and district manager advisory council.

Sam stated that it is a true honor and privilege to serve on the Board of Directors, alongside caring men and women of integrity.

Mr. Fabre was appointed in 2022 to complete the remaining two-year term for former director, Paul Kershaw.

Mr. Fabre is now seeking election to the Board of Directors for the unexpired two-year term of Paul Kershaw.

Mark Givens, a member of Felician Federal Credit Union for more than 45 years. He is 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. Later joining Entergy Corporation, Mark served in the Nuclear Business Unit serving as a Supervisor and Program Manager. Mark received numerous promotions and accepted a corporate management team position within Entergy's Legal, Ethics and Compliance Organization. In December 2021, Mark joined SERC Reliability Corporation. SERC is one of only six companies across North America that is responsible for the reliability and security of the electric grid.

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

Mr. Givens completed the remaining term of his Mother, the late Board of Director, Ruby Givens.

Mr. Givens is seeking election to the Board of Directors for his first three-year term.

Carolyn Lee, a credit union member since 2016. Carolyn served on the Supervisory Committee from 2016 to 2019. Ms. Carolyn was appointed by the Board of Directors to complete the one-year remaining term of Ms. Ann Menser. Carolyn has 33 years of experience as an educator and managing the district's federal and state for students with disabilities. Carolyn recently retired as the Supervisor of Special Education for West Feliciana Parish Schools in July, 2022.

Carolyn is seeking election to the Board of Directors for a second three-year term.

Eddie Williams, a credit union member since 1986, Eddie has served on the Board for 12 years, 4 consecutive terms. Prior to

becoming a Director he served for 5 years on the Credit committee. Eddie has been an ALCO committee member since its inception in June of 2005 and currently serves as Chairman. Elected in April of 2019, Mr. Williams is currently serving as Chairman of the Board. He was a Tembec employee for over 21 years and presently works for Georgia Pacific. Eddie Williams is seeking re-election to the Board of Directors for another three-year term.

Howard "Mickey" Yarbrough, a credit union member since 1989 years. Mr. Yarbrough has been with the mill for 33 years and worked at Southern Packaging (pallet mill) during the two years the mill shut down. Working in various areas, Mr. Yarbrough started his career as a utility operator and continued on as machine tender on #4 paper machine for the first 18 years of his career. In 2009, the mill re-opened and Mr. Yarbrough filled the position of machine tender on #1 paper machine and in 2010 moved to foreman on #1 paper machine. In 2011 Mr. Yarbrough became Superintendent on #4 paper machine, bringing the idled machine back into operation since 2007.

Mr. Yarbrough was appointed to complete the remaining one-year term for John Blanchard. Mr. Yarbrough is seeking election to the Board of Directors for the unexpired one-year term of former director, John Blanchard.

Any member who is interested in running for the Board of Directors in the 2023 election can have his/her name placed on the ballot by being nominated by petition. The member must:

- ◆ Have at least 19 separate Felician FCU members' signatures
- ◆ Write a letter of acceptance agreeing to all requirements
- ◆ Provide biographical information including year of membership, time served on other committees (if any), professional occupation, years of employment, and in what capacity you are presently employed.

Nominations must be postmarked and received at the address shown below no later than November 30, 2022.

Petitions received after that date are not valid and will not be included on the ballot for election. Please submit the signed petition, an acceptance letter, and the biographical data to Brenda Jones, Secretary of the FFCU Board of Directors, P.O. Box 1130, Zachary, LA 70791. If necessary, voting will be conducted prior to April, 2023 Annual Membership Meeting. The specifics will be advertised in the newsletter, in the lobby of all credit union branches and on the credit union's web page. Ms. Jones has certified that nominations will not be accepted from the floor, as the Nominating Committee has slated one candidate for each vacancy. If you have any questions about the requirements listed above, you may contact Edward Gale Smith, Sr., Nominating Committee Chairperson at (225) 629-5305. If there are no additional candidates, there will be no election by ballot.

FFCU 2022/2023 HOLIDAYS

Columbus Day Monday, October 10
Veterans Day Friday, November 11
Thanksgiving Thursday, November 24
Christmas Friday & Monday, December 23 & 26
New Year's Day Monday, January 2

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.

