



4th Quarter 2022

3rd Edition E-Letter

Feliciana Federal Credit Union

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

SAVE THE DATE ANNUAL MEETING

Saturday, April 22, 2023
Meeting Starts at 9:00 a.m.

The 63rd Annual Membership Meeting
Will be held at the St. Francisville Location
Join us for refreshments and give aways for members

No Credit Check Loan

Take advantage of our \$2,500 unsecured loan (24 month term at 18% APR*)! Apply in person, online at www.felicianafcu.com, or call one of our loan officers today.

- \$35.00 Application Fee (must be on deposit)
- Automatic Payment (Direct Deposit/Automatic Draft)
- Must be in good standing with the Credit Union
- Verification of Employment
- *APR = Annual Percentage Rate
- Other Restrictions will Apply

While You're Here

In addition to the \$2,500 unsecured no credit check loan, you can start the year with an additional \$1,000 with no credit check (12 month term at 18% APR*)

- \$35.00 application fee (must be on deposit)
- Automatic Payment (Direct Deposit/Automatic Drafts)
- Must be in good standing with the Credit Union
- Verification of Employment
- *APR = Annual Percentage Rate
- *Other Qualifications Will Apply
 - Must be a member for 2 years
 - No Loan Denials Within a 12 Month Period
 - Promotion Ends 3/31/2023



Mailing Address:

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

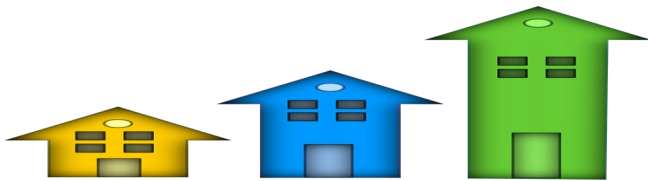
Branch Locations

Zachary
20303 Old Scenic Hwy
Zachary, LA 70791
www.felicianafcu.com

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

LET US HELP YOU BUILD YOUR CREDIT

Your credit score is an important look into your financial situation and helps lenders know how worthy you are to take out a loan or any other line of credit. This being said, monitoring your credit score is extremely important and a good score can be the difference between you and a new car or home. Make sure you're keeping your credit score high and working to improve it so that your financial future is secure!



HEY, HAVE YOU HEARD.... YOU CAN DRIVE AWAY IN A NEW OR USED CAR TODAY!

Love your rate and your car! Drive away from the dealership with a rate as low as 5.25% APR* from Feliciano FCU. Learn more today:
Contact a FFCU Loan Officer at (225) 654-4021



Don't delay, hit the road today!

*APR=Annual Percentage Rate. Certain Restrictions Apply. \$35.00 application fee. Loans are available to creditworthy members for as low as the Annual Percentage Rates quoted. The APR on your loan may vary, based upon an evaluation of your creditworthiness and is subject to change. Refinancing of existing FFCU vehicle loans does not qualify.

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, 2023 (Annual Meeting)

3-year term: Mark Givens, Carolyn Lee, and Eddie Williams

Samuel "Sam" Fabre (Completing unexpired two-year term of Paul Kershaw)

Howard "Mickey" Yarbrough (Completing unexpired one-year term of John Blanchard)

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

REMINDERS

- ⇒ Credit Union is closed on Saturdays for both locations
- ⇒ Enroll in eStatements to avoid a \$3.00 fee for paper statements
- ⇒ Newsletters will be virtual with the exception of the third quarter, which will be mailed
- ⇒ Membership Account Agreements (Cards) should be updated to avoid fees for returned mail/statements
- ⇒ Shop FFCU loans for services that fit your financial needs



Your spending habits are unique to you, so your credit card should be too! At Feliciana, we have credit cards built for everyone. Whether you need low rates, easy payments or cash back, we've got an option for you. Find the card that fits your needs best today! <https://loom.ly/QmF3dK8>



Start with one that focuses on your finances! By choosing to automate your savings, slowly build an emergency fund, start to focus on a budget and/or pay down debts, you can set a resolution that makes a real difference right away, which may motivate you to stick with it.

Membership Eligibility

The field of membership of this credit union shall consist of individuals who live, work, worship or attend school in the parishes of West Feliciana, East Feliciana, Pointe Coupee or the northern portion of East Baton Rouge (Zachary and Baker).

Board of Directors

Eddie Williams—Chairman
Melissa Esnault—Vice Chair
Wendy Eggert
Samuel Fabre
Mark Givens
Brenda Jones
Carolyn Lee
Wilbert Scott
Howard “Mickey” Yarbrough

Supervisory Committee

Wendy Eggert—Chair
Stacy Morra
Renna Young

Nominating Committee

Edward Gale Smith, Sr., - Chair
Donna Blevins
James “Tex” Whitfield

Management Team

Gigi Thomas-Robertson
President/CEO
Cynthia Snowden
Office Manager

Staff

Brittany Babin
Autumn Davis
Stacy Gresham
Cherie Neyland
Loyce Smith
Ashley Tillery
Princess Underwood
Bernadette White



Are you looking for a summer trip but don't know if you have the finances for it? Take on the road with a little less stress this summer! 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 Feliciana 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.

After a year of spending, saving, paying off bills and racking up rewards points, your financial life can get a little messy. This new year, make your resolution to clean up your finances! One easy tip is to organize your savings; whether by consolidating them all at one financial institution or by closing your old accounts, simplifying where your funds are located can be a great first step.

2023 FFCU HOLIDAYS

New Year's.....	Monday, January 2
Martin Luther King Jr. Day.....	Monday, January 16
Presidents Day.....	Monday, February 20
Memorial Day.....	Monday, May 29
Juneteenth.....	Monday, June 19
Independence Day.....	Tuesday, July 4
Labor Day.....	Monday, September 4
Columbus Day.....	Monday, October 9
Veterans Day.....	Friday, November 10
Thanksgiving.....	Thursday, November 23
Christmas.....	Monday, December 25 & Tuesday, December 26

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.

