# The CenLA Circular

CenLA Federal Credit Union, Taking Care Of All Your Financial Needs Since 1963



# In this Issue:

Promotions Annual Meeting E-Statements Fee Changes Holiday Closures

# It's time to sail Bo into 2020!

Boat Loan Rates As Low As\*

Rates On NEW or USED 2018 – 2020 up to 84 months starting at 3.9% APR\* 85 to 120 months starting at 5.9% APR\*

#### USED 2013 - 2017 up to 84 months starting at 4.9% APR\*

\*Your APR may vary depending on your creditworthiness. Rates subject to change. Loans subject to credit approval and standard CenLA FCU lending guidelines. Offer valid through March 31, 2020 and does not apply to existing CenLA FCU loans. Model year 2012 and older does not qualify. APR= Annual Percentage Rate.

No balance transfer fees!

March 31!

#### Holidays hit you hard?

Transfer your balances to your CenLA FCU Credit Card and receive a low 0.00% introductory APR\* for 6 months! \*After the 0.00% introductory APR for a period of six billing cycles, the APR will be 9.90% to 12.60% based on your creditworthiness. Certain exclusions may apply. Call 318-445-7388 for details. APR = Annual Percentage Rate Offer good for NEW card applicants & CURRENT CenLA FCU Credit Cards! Download the CenLA Federal Credit Union Mobile App!

Starting this January you can check balances faster, pay bills for free, transfer funds, and deposit money the smarter way! Available in the Apple Store or

on Google Play!

\*Membership Eligibility Required. Card application subject to credit approval and lender's credit criteria. Offer applies to members and credit cards in good standing. Offer applies to any non-CenLA FCU balance transferred. Six months equates to 6 billing cycles. The 6 billing cycle period begins when transfer is posted; at expiration any remaining balance reverts to the non-promotional APR then in effect. Transfer(s) cannot exceed available credit limit. CenLA FCU is not responsible for finance or other charges owed to a creditor because a payment was not applied by date due. To avoid paying interest on purchases, your due date will be at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We calculate your balance based on "average daily balance (including new purchases)."

1st Quarter 2020

# 57th Annual Meeting

You're cordially invited to attend the CenLA Federal Credit Union Annual Meeting. Come by to hear about all of the upcoming events at YOUR credit union and have the chance to win cash prizes!

Date: Saturday, March 14, 2020 Place: Pineville High School

Registration Begins: 9:00 am Meeting Begins: 10:00 am

# Address Change?

Keep your account active by making sure your information is up to date and correct. If you have a change of address, let us know so we can help you keep your account active!

# Save Trees. Cut Paper.

Ever wanted to know how you can save trees and time all at once? Start by signing up for E-Statements! An e-statement is an electronic statement of your account retrieved on a monthly basis. E-Statements are the easier, safer, and more convenient way to see the statement of your account. Sign up today by visiting www.cenlafcu.org or calling 318-445-7388 to speak to a Member Service Representative!

Fee Changes

Return Item Fee: \$10

# **Holiday Closures**

New Year's Day Martin Luther King, Jr. Day Presidents' Day

January 1

January 20

February 17

#### **BOARD OF DIRECTORS**

Mr. Rodney Miller, Chairman Mr. Joseph Moreau, First Chair Mrs. Phyllis Holsomback

Mrs. Phyllis Holsomback Secretary/Treasurer

Mr. Charles Arrington, Board Member Mr. Terry Smith, Board Member Mr. Thomas Davis, Board Member Mrs. Debra Drayton, Board Member Mr. Raymond Doucet, Board Member Ms. Sandra Caston, Board Member

#### SUPERVISORY COMMITTEE

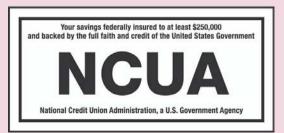
Ms. Sandra Caston, Chairperson Mrs. Rebecca Prestridge, Member Ms. Vallery Albritton, Member

#### MANAGEMENT

Mrs. Cindy Sansing-James, CEO Mrs. Rhonda Harvey, Exec VP

#### **NEWSLETTER DESIGNER**

Ms. Ana Deloach, Marketing Director



Ist Quarter 2020 PHONE: 318-445-7388 or 800-737-2408

# PINEVILLE AND COLISEUM

LOBBY HOURS: 9:00 am - 5:00 pm Mon.-Fri. DRIVE THRU: 8:30 am - 5:00 pm Mon.-Fri.

SATURDAY HOURS: 9:00 am - 12:00 pm

## JACKSON ST. MAIN OFFICE

DRIVE THRU

ONLY: 8:30 am - 5:00 pm Mon.-Fri.

#### FAX:

Main Office 318-448-3981 Pineville Branch 318-487-9566 Coliseum Branch 318-445-9456 SMARTLINE: 800-291-3807 WEBSITE: www.cenlafcu.org

### OFFICE LOCATIONS

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