

The **CENLA** Circular

Federal Credit Union

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

COVID-19 Prepared

For the safety and health of our members and employees, we have temporarily closed our lobbies and Saturday branch hours are temporarily unavailable until further notice.

For more updates on how we are staying COVID-19 prepared, visit www.cenlafcu.org.

In this Issue:

Promotions
E-Statements
Mobile App
Be Scam Aware
Annual Meeting Update
Holiday Closures



Only until
April 30!

We've got the key to help you keep on moving!

Auto Loan Rates As Low As* 2.9% APR*

*APR=Annual Percentage Rate. The quoted rate is the lowest rate for up to 72 months. Your actual APR may vary depending on your creditworthiness. Based on your credit report and credit application, rates may be as high as 10.9% APR. Rates subject to change. Loans subject to credit approval and standard CenLA FCU lending guidelines. Offer not valid for existing or refinancing of current CenLA FCU auto loans. Special rates apply to qualifying year models only. This offer available until April 30, 2020.

It's time to let your home help you get closer to your dreams.

Apply for a Home Equity Line of Credit at a low 4.25% APR*!

Borrow up to \$350,000
1st & 2nd mortgages
up to 10 years repayment
Potential Tax Benefits

*APR=Annual Percentage Rate. This offer available until April 30, 2020 and is a One-Time only rate available for NEW money. 10 year=120 month term. CenLA FCU pays \$750.00 of the closing costs on new HELOC applications that are submitted and closed. Any advances made in addition to this one-time offer will be a separate note based on the Quarterly WSJ Prime Rate plus 1%. Some restrictions apply. Loans subject to credit approval and standard CenLA FCU lending guidelines. Your tax situation may vary. CenLA FCU does not provide tax advice.



Save Trees. Cut Paper.

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



We've got you covered Hook, Line & Sinker!

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*

*Some restrictions apply. APR= Annual Percentage Rate. 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 May 31, 2020 and does not apply to existing CenLA FCU loans. Model year 2012 and older does not qualify.

Spring is in the air and it's time to declutter your wallet!

It's time to clean out your wallet with a balance transfer to your CenLA FCU Credit Card where you can 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.

APR = Annual Percentage Rate



No balance
transfer fees!

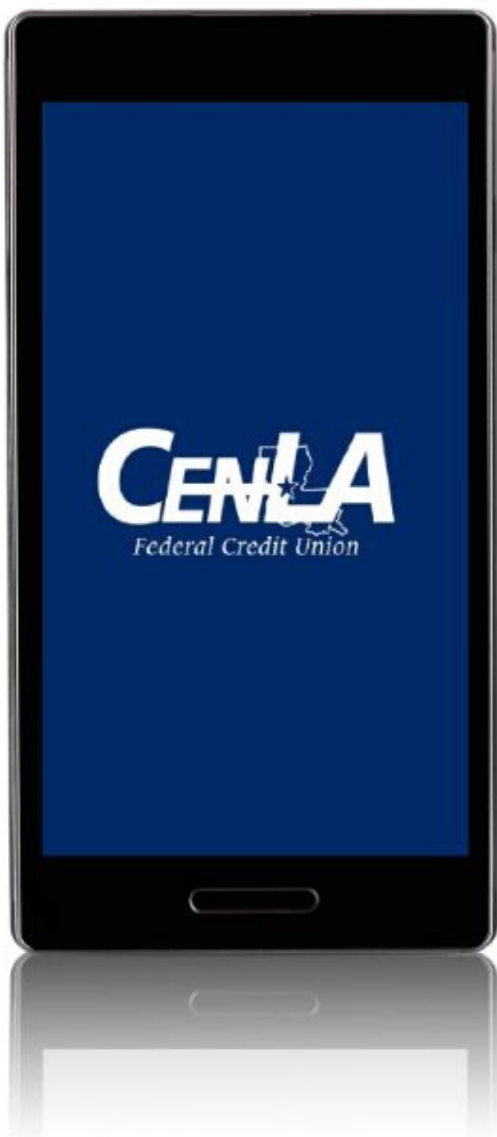
Offer good for NEW card
applicants & CURRENT
CenLA FCU Credit Cards!

*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)."

Do you have the CenLA FCU Mobile App?

The Mobile App allows you to check balances faster, pay bills for free, transfer funds, and deposit money right from your mobile device.

You need to be enrolled in Virtual Branch to use this app. To enroll, visit www.cenlafcu.org or any location. The app is available for download in the App Store and on Google Play. Mobile banking is free to access, but messaging and data rates may apply.



Time to be Scam Aware!

During unprecedented times like these, scams can be found everywhere. Any suspicious emails, phone calls, or mail that comes from an unknown source could be a scam.

If you are interested in finding out more ways to stay on guard, check out the Resources page on www.cenlafcu.org. You will find links to websites with information on how to protect yourself and stay scam aware.

57th Annual Meeting Update

In following with the guidelines surrounding the novel Coronavirus/COVID-19, our 57th Annual Meeting has been postponed until a later date.

We will post updates on our Facebook, Instagram, and on www.cenlafcu.org, so be watching!

BOARD OF DIRECTORS

Mr. Rodney Miller, Chairman

Mr. Joseph Moreau, First Chair

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

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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

Holiday Closures

Good Friday April 10

Day after
Good Friday April 11

Memorial Day May 25

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

708 Jackson St. Alexandria, LA 71301

105 Griffith St. Pineville, LA 71360

6500 Coliseum Blvd. Alexandria, LA 71303

MAILING ADDRESS

708 Jackson St. Alexandria, LA 71301

Follow us on social media!



Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency