

# The **CENLA** *Federal Credit Union* **Circular**

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



## **COVID-19 Update**

For the health of our members and employees, our lobbies remain closed at this time. Our Saturday branch hours are temporarily unavailable until further notice. Our drive thrus remain open at all branches. Account access available through our various electronic services.

For more updates, visit [www.cenlafcu.org](http://www.cenlafcu.org).

## **Annual Meeting Update**

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

Updates will be posted on Facebook, Instagram, and at [www.cenlafcu.org](http://www.cenlafcu.org).



## Summer is here 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

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

**No balance transfer fees!**

\*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)."

## New Credit Card Update Coming!

CenLA Federal Credit Union is proud to announce our partnership with a new card processor to better service your Visa<sup>®</sup> credit card needs. You can expect your new card with exciting new features to arrive in October 2020!

More information can be obtained on our website at [www.cenlafcu.org/newcc](http://www.cenlafcu.org/newcc).

# ADVENTURE IS CALLING

Auto Loan Rates As Low As  
**2.9% APR\***

\*Membership Restrictions Apply. 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 August 31, 2020.

# ADVENTURE IS CALLING

Boat Loan Rates As Low As\*  
Rates On

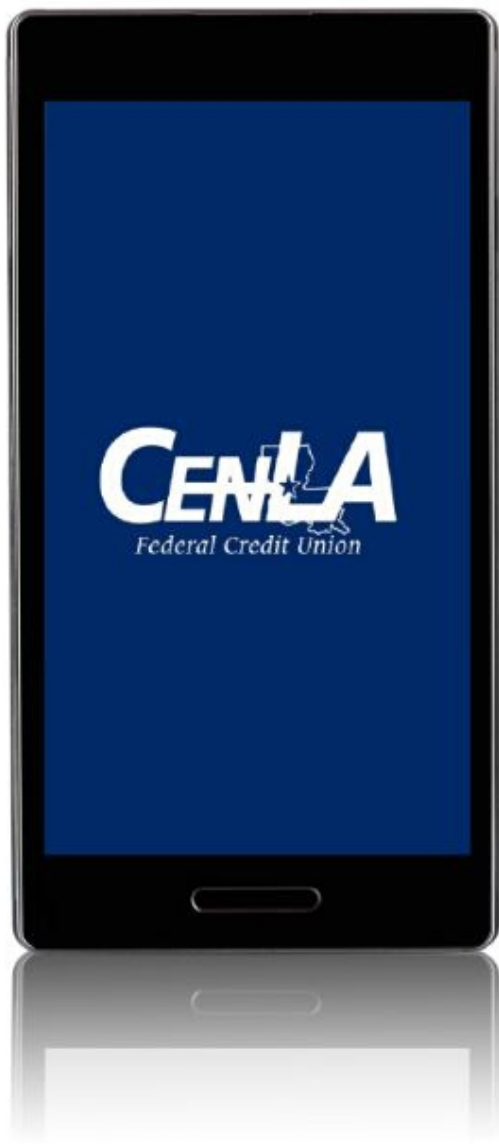
**NEW or USED 2018 - 2020**  
up to 84 months starting at **3.9% APR\***  
85 to 120 months starting at **5.9% APR\***

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

\*Membership 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 until August 31, 2020 and does not apply to existing CenLA FCU loans. Model year 2012 and older does not qualify.

**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](http://www.cenlafcu.org) or calling 318-445-7388 to speak to a Member Service Representative!



## 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. Don't forget to turn on your push notifications to get live updates!

You need to be enrolled in Virtual Branch to use this app. To enroll, visit [www.cenlafcu.org](http://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.



## Important Funds Availability Change!

There are upcoming changes to the **Funds Availability Schedule** that will be effective **July 1, 2020**. These changes will include:

- If we place a hold on a deposit, the first **\$225.00** of the deposit will be available on the first business day after the deposit date.
- If check deposits placed on any one (1) day total **\$5,525.00**, there may be longer delays applied.
- For New Accounts, the first **\$5,525.00** of a day's total deposits of cashier's, certified, teller's traveler's and federal, state and local government checks will be available on the next business day after the day of the deposit if the deposit meets certain conditions. The excess over **\$5,525.00** will be available on the ninth business day after the day of the deposit. If the deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first **\$5,525.00** will not be available until the second business day after the day of the deposit.

# CenLA FCU Privacy Disclosure

## WHAT DOES CENLA FEDERAL CREDIT UNION DO WITH YOUR PERSONAL FINANCIAL INFORMATION?

### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit score

When you are *no longer* our member, we continue to share your information as described in this notice.

### How?

All financial companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons CenLA FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CenLA FCU share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes -</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

## Who are we

### Who is providing this notice?

CenLA Federal Credit Union

## What we do

### How does CenLA FCU protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

### How does CenLA FCU collect my personal information?

We collect your personal information, for example, when you:

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

### Why can't I limit all sharing?

Federal law gives you the right to limit only:

- Sharing for affiliates' everyday business purposes - information about your creditworthiness
- Affiliates from using your information to market you
- Sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- CenLA Federal Credit Union has no affiliates

### Nonaffiliates

Companies not related by common ownership or control. They can be financial or nonfinancial companies.

- CenLA Federal Credit Union does not share with nonaffiliates so they can market to you

### Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- CenLA Federal Credit Union's joint marketing partners include insurance companies

## 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

## 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

## Holiday Closures

Independence Day  
(Observed) July 3

Independence  
Day July 4

Labor Day September 7

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.

### 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](http://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

