

# The **CENLA** Circular

*Federal Credit Union*

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 thru 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).





## Get the gift that keeps on giving this holiday season!

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)."

**It's time to stop looking back. We'll help you keep moving forward!**

**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 October 31, 2020.

# Mechanical Repair Coverage

As vehicles get older and miles add up, the likelihood for repairs increases. Mechanical Repair Coverage can help you limit out-of-pocket, costs for covered breakdowns.

To research, compare and buy Mechanical Repair Coverage, visit <https://creditunion.forevercar.com/cenlafcu> or call 318-445-7388, where you can take advantage of:

- Convenience - easy-to-use, 24/7 online shopping experience
- Customer service - expert service through a dedicated call center
- Monthly payments - through a convenient monthly payment plan that fits your budget

Mechanical Repair Coverage is provided and administered by Consumer Program Administrators, Inc. in all states except CA, where coverage is offered as insurance by Virginia Surety Company, Inc., in WA, where coverage is provided by National Product Care Company and administered by Consumer Program Administrators, Inc., in FL, LA and OK, where coverage is provided and administered by Automotive Warranty Services of Florida, Inc. (Florida License #60023 and Oklahoma License #44198051), all located at 175 West Jackson Blvd., Chicago Illinois 60604, 800.752.6265. This coverage is made available to you by CUNA Mutual Insurance Agency, Inc. In CA, where Mechanical Repair Coverage is offered as insurance (form MBIP 08/16), it is underwritten by Virginia Surety Company, Inc. Coverage varies by state. Be sure to read the Vehicle Service Contract or the Insurance Policy, which will explain the exact terms, conditions, and exclusions of this voluntary product. MRC-2341946.1-1218-0121

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## New Credit Card Update Coming!

CenLA Federal Credit Union is proud to announce our partnership with a new card processor to better serve your Visa credit card needs. You can expect your new card with exciting new features to arrive mid-October 2020!

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

## Christmas Club

Sign up for a Christmas Club account today! The balance of your Christmas Club account will automatically be deposited into your account by November 1st. To us, that is a wonderful early Christmas present to yourself!



## 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.

## Holiday Closures

Columbus Day

October 12, 2020

Veterans' Day

November 11, 2020

Thanksgiving

November 26 & 27, 2020

Christmas Eve

December 24, 2020 (1/2 Day)

Christmas

December 25 & 26, 2020

New Year's Eve

December 31, 2020 (1/2 Day)

New Year's Day

January 1, 2021



## BOARD OF DIRECTORS

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Mrs. Rhonda Harvey, Exec VP

## NEWSLETTER DESIGNER

Ms. Ana Deloach, Marketing Director

Mrs. Houston Jameson, Co-Editor

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  
Coliseum Branch 318-445-9456  
Pineville Branch 318-487-9566

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!

