The CenLA Circular

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



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Boat Rate Special 2021

Take advantage of these rates while the fish are biting!

Boat Loan Rates As Low As 3.5% APR*

Rates on NEW or USED 2019 - 2021 Models up to 84 months starting at **3.5%** APR* 85 to 120 months

starting at **5.5%** APR*

USED 2014 - 2018 Models up to 84 months starting at **4.5%** 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, 2021 and does not apply to existing CenLA FCU loans. Model year 2013 and older does not qualify. APR = Annual Percentage Rate.

1st Quarter 2021



No balance transfer fees!

Transfer That Balance NOW!

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!

*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)."

A Change for Seniors over 60

Effective February 1, 2021 Due to the rising costs of shipping, we are having to limit the number of FREE checks to Seniors over 60 to two FREE boxes per calendar year.



Credit Union Options for Paying off Debt

Visa Credit Card

Low Interest HELOC

Signature Loan

Share or Certificate Secured Loan

VE

G

Equity-Out on Vehicle

1st Quarter 2021

Holiday Closures

New Year's Day

January 1

Martin Luther King Jr. Day

Presidents' Day

February 15

January 18

Helping Hands Giving Cans Can Food Drive

When: Saturday - January 23, 2021 Time: 9:00 a.m. - 12 noon Where: CenLA FCU

Coliseum Branch 6500 Coliseum Blvd. Alexandria, LA Pineville Branch 105 Griffith St. Pineville, LA

Collecting non-perishable food items to benefit the Food Bank of CenLA. Employees will be collecting items in the parking lot as a drive-thru drop off. Individuals that come and bring 5 items or more will have their name entered into a drawing for a chance to win a cash prize to be given away at each location at the end of the event. One entry per visit per location. Come help us end hunger in CenLA.

BOARD OF DIRECTORS

Mr. Joseph Moreau, Chairman

Ms. Debra Drayton, First Chair

Mrs. Phyllis Holsomback Secretary/Treasurer

Mr. Terry Smith, Board Member Ms. Sandra Caston, Board Member Mr. Thomas Davis, Board Member Mr.Raymond Doucet, Board Member Mrs. Rebecca Prestridge, Board Member Ms. Vallery Albritton, Board Member

MANAGEMENT

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

NEWSLETTER DESIGNER

Mrs. Rhonda Harvey

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.- Thurs.

 8:30 am - 5:30 pm on Fridays

JACKSON ST. MAIN OFFICE

DRIVE-THRU ONLY

8:30 am - 5:00 pm Mon.-Thurs. 8:30 am - 5:30 pm on Fridays

Main Office 318-448-3981

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

SMARTLINE 800-291-3807

WEBSITE

www.cenlafcu.org

OFFICE LOCATIONS

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MAILING ADDRESS

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