

THE CENLA CIRCULAR

QUARTERLY NEWSLETTER OF
CENLA FEDERAL CREDIT UNION

JANUARY 1, 2022 - QUARTER 1

Newsletter Highlights

[Year in Review](#)

[Meet the 2022
Board of Directors](#)

[NEW! School
Employee Benefit](#)

[Pierre Cooper Joins
CenLA FCU Team](#)

[CenLA FCU High
School Scholarship](#)

YEAR IN REVIEW

On behalf of the Board of Directors, Management, and Staff at CenLA Federal Credit Union, thank you for your continued support in 2021.

We are excited about 2022. If you are looking for a new boat or want to remodel your home, consolidate debt, or buy a new car, visit our website to check out the Boat and HELOC specials that begin January 3, 2022. Watch the website for information on scholarships for high school seniors, rate reduction on select collateralized loans for school employees, and refinancing your vehicle.

Throughout the past year, ever-evolving schemes have taken advantage of the coronavirus pandemic to con people. Help spread the word and keep those you care about from falling for a scam. During this time, knowing about possible scams is a good first step towards preventing them. To assist you in protecting your finances, learn more by visiting [consumerfinance.gov](https://www.consumerfinance.gov).

We extend our wishes of health, happiness, and prosperity into the New Year. Thank you again for being a member of CenLA FCU and allowing us to serve your financial needs.

- Cindy Sansing

2022 CenLA FCU Board of Directors



Back row: Thomas Davis, Debra Drayton, Joseph Moreau, Rebecca Prestridge, Donald Welch, Bonnie Lord and Terry Smith **Seated:** Raymond Doucet, Vallery Albritton and Sandra Caston **Not Pictured:** Phyllis Holsomback

THANK
you!

The Board of Directors is voted on at CenLA FCU's Annual Meeting. These **VOLUNTEERS** meet monthly with the management team of the credit union for accountability as well as giving approval for new benefits with our loan programs for our members, etc. Thank you for your time and commitment to CenLA FCU!

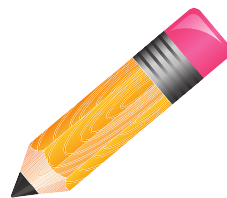


SCHOOL EMPLOYEES

(K-12, Public/Private, College)



School Board Staff
Principals
School Counselors
Teachers
Bus Drivers
Cafeteria Workers



**Be on the lookout for BRAND
NEW savings just for YOU!
More information to come at
cenlafcu.org!**

Blew Your Budget in 2021? Here's How to Get Back on Track for 2022

Creating a budget is a great way to keep track of your spending and avoid landing in debt. It's also a good way to meet whatever financial goals you set, like growing your savings account or coming up with a down payment to buy a home.

But sometimes, budgets get busted for different reasons. It could be that you encountered a string of home repairs that forced you to spend more than you initially anticipated. Or, it could be that your bills rose due to inflation -- an issue many consumers have grappled with since the summer.

Either way, if you blew your budget in 2021, try your best not to get discouraged. Now that a new year is here, you have a solid opportunity to get back on track. Click on the **READ MORE** button to find out three easy steps to help you get back on track this year.

[READ MORE](#)



**WASHER/DRYER JUST WENT OUT?
TIME FOR A KITCHEN REMODEL?
HIGH INTEREST RATE ON CURRENT DEBT?
UNEXPECTED EXPENSES?**

HELOC SPECIAL!

HOME EQUITY LINE OF CREDIT

- **Rates as low as 3.25%***
- **Minimum \$10,000 loan**
- **10 year repayment term**
- **CenLA FCU pays \$750 for closing costs**
- **(new loans)**
- **HELOC special allows for only initial draw**
- **Offer expires March 31, 2022**

**Call 318.445.7388 to speak to a
Member Service Representative (MSR)**

*Rates based on Prime +0

Thank you to Laila Cutts for sharing her talents with us throughout the Christmas season. Laila painted two holiday canvases that have been enjoyed while being on display at the administrative office building. Laila is a 12 year old, sixth grade homeschooled student with an incredible artistic talent.

Thank you, Laila! We love your paintings!



We would like to welcome Pierre Cooper to the CenLA FCU family. Pierre officially started his new role as IT Manager on December 13, 2021. Pierre is at the administrative office training until the end of January at which time Jason Hines will retire.

Pierre loves technology! He comes to us with many years of experience from CLECO and we are delighted to have him at CenLA FCU.

He loves sports, the beach, reading and is currently expanding his studies in Security. Being a Louisiana native, you can find him supporting the New Orleans Saints and the LSU Tigers.

He is the father of a 19 year old daughter that is enrolled at Lamar University and a 22 year old stepson who serves in the United States Air Force.

Welcome, Pierre!



Pierre Cooper



Class of 2022

HIGH SCHOOL SENIORS:

Register to win a \$500 scholarship from CenLA FCU starting March 1. More information at cenlafcu.org.



ARE YOU READY TO GET ON THE LAKE?

January 3 - May 31, 2022

OUR BOAT SPECIAL IS BACK!

As low as 3.5% for 84 months!

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?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Who we are

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:

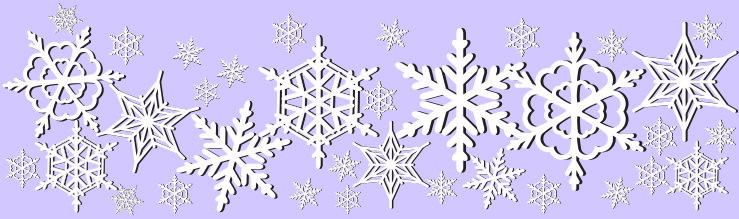
- Sharing for affiliates' everyday business purposes - information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you

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. <ul style="list-style-type: none"> • CenLA Federal Credit Union has no affiliates
Nonaffiliates	Companies not related by common ownership or control. They can be financial or nonfinancial companies. <ul style="list-style-type: none"> • 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. <ul style="list-style-type: none"> • CenLA Federal Credit Union's joint marketing partners include insurance companies

You can find a copy of CenLA FCU's Privacy Statement at cenlafcu.org. The statement is located at the bottom of the homepage.



Holiday Schedule (Closure Notice)

January 17
Martin Luther King, Jr. Day

February 21
Presidents' Day

April 15
Good Friday

April 16
Day after Good Friday

Management

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

Newsletter

Christie K. Smith
Marketing Director

CenlaFCU.org

Administration/Downtown Branch

708 Jackson St.
Alexandria, LA 71301
Phone: 318.445.7388

Drive Thru Only:

8:30 AM - 5:00 PM (Mon - Fri)
8:00 AM - 5:00 AM (First and last
working days of the month)



Pineville Branch

105 Griffith St.
Pineville, LA 71360
Phone: 318.445.7388

Lobby Hours:

9:00 AM - 5:00 PM

Drive Thru:

8:30 AM - 5:00 PM (Mon-Fri)
8:00 AM - 5:00 PM (First and last
working days of the month)



Coliseum Branch

6500 Coliseum Blvd.
Alexandria, LA 71303
Phone: 318.445.7388

Lobby Hours:

9:00 AM - 5:00 PM

Drive Thru:

8:30 AM - 5:00 PM (Mon-Fri)
8:00 AM - 5:00 PM (First and last
working days of the month)
9:00 AM - 12 Noon (Saturday)