

THE CENLA CIRCULAR

A quarterly publication of CenLA Federal Credit Union.



Happy Spring CenLA!

By Rachel Vaughan

Spring is such a beautiful and grand reminder. The cold, dark winter is behind us. The promise of green grass, colorful flowers, fresh air, and warm sunshine is now teasing us. Spring offers us an opportunity to start again, plant new seeds, dream new dreams, and embrace hope.

Here at CenLA FCU, we are celebrating our new Lucky Ducky account holders and all the money they will save through our savers club. We are preparing to announce our scholarship winners; if you haven't made your nominations yet, now is the time! We are also working hard to organize a blood drive for Central Louisiana; this will be the perfect time for all of us to give back.

As always, we are so grateful you have chosen us for your credit union needs. Let's make the most of this quarter, together!



Rachel Vaughan
Marketing Director
318-427-6111 | rvaughan@cenlafcu.org

IN THIS ISSUE

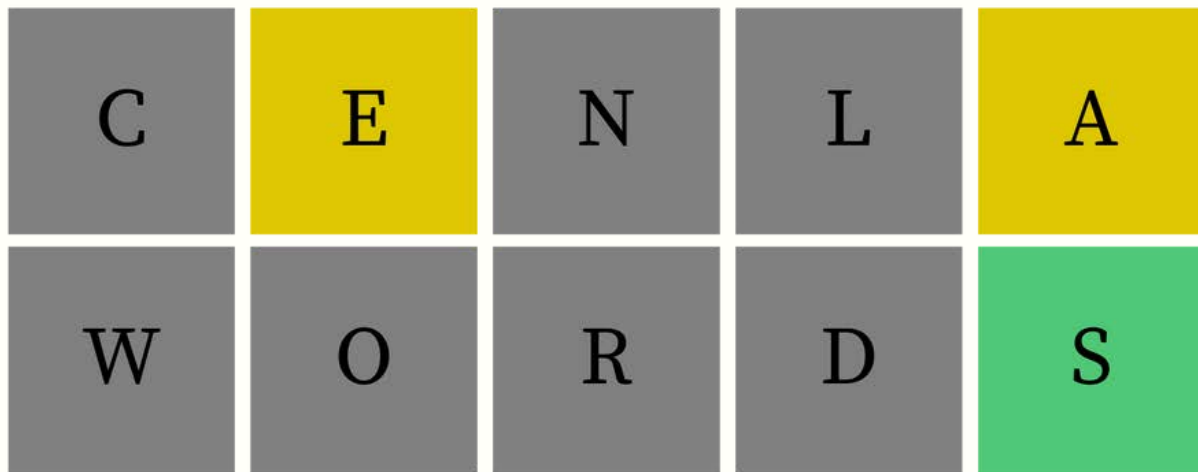
**CENLA WORDS - NEW
CLUES JUST FOR THIS
QUARTER**

LUCKY DUCKY

JUNE BLOOD DRIVE

**SCHOLARSHIPS FOR
SENIORS, UNDERGRADS,
& SCHOOL EMPLOYEES**

**CENLA FCU PRIVACY
DISCLOSURE**



Start reading our Newsletter today and win cash!

Read *The CenLA Circular* to find clues and solve the CENLA WORDS puzzle.

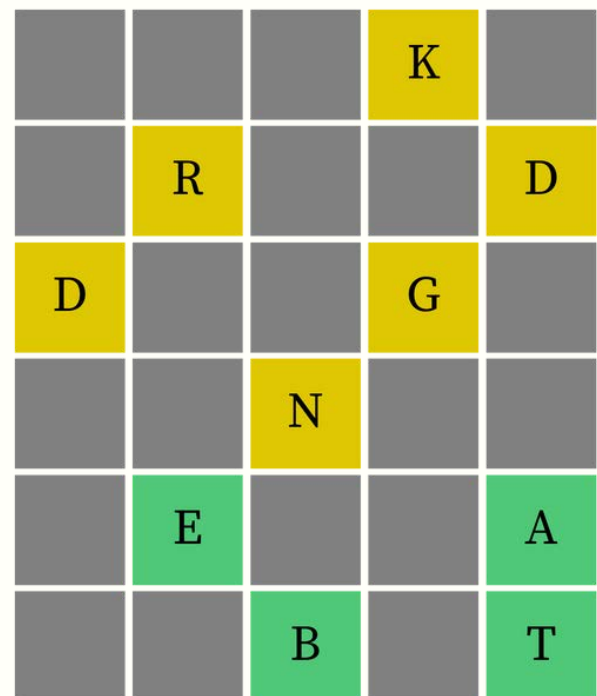
In each quarterly edition, **you are looking for six 5-letter words**. At the beginning of each CenLA Circular we will have a graph (like the one pictured here) to give you clues for which words you are looking for in that edition. **The goal is to fill in the blanks and find the correct six words for each quarterly edition**. You will have until the last day of the quarter to find all six words and report your findings to our office. (1st Quarter - March 31, 2nd Quarter - June 30, 3rd Quarter - September 30, 4th Quarter - December 31)

You can report your findings each quarter by visiting **in person at either branch**, calling **318-427-6111**, or emailing rvaughan@cenlafcu.org with your results. If you have found all six words for the current edition by the deadline, you will be entered for a chance to win \$25 for that quarter.

If you find all six words in each quarterly edition by each deadline, then you will be entered in a drawing to win the **\$100.00 grand prize** next January.

BONUS: If you find all six words each quarter, that will be a total of 24 words. Out of these 24 words, we are looking for six final bonus words. If you can guess the six final bonus words by the final deadline, you will be given an extra chance at the \$100.00 grand prize. Happy reading and good luck!

your clues for this quarter



Terms and conditions apply.

You must be a member of CenLA Federal Credit Union to win any prizes for the CENLA WORDS contest. You must submit your results by each quarter's deadline to qualify for the quarterly prize. You must have correctly found all words from each quarter totaling 24 words to qualify for the grand prize. You must find all six bonus words in order to qualify for the extra chance at the grand prize.



“Identity theft is not a joke, Jim!” - Dwight Schrute

What is identity theft, and how can you protect yourself and your family?

While the idea of identity theft might seem like a funny line from your favorite TV sitcom, the reality is that it is real and a danger we should educate ourselves about and protect ourselves from. Dwight goes on to say, “Millions of families suffer every year.” Identity theft does affect many of us. We want to give you more information about what it is and how you can protect yourself and your family.

What is identity theft?

Identity theft is a federal crime. It occurs when someone uses your personal information without your knowledge or permission for financial or other gain. Prime targets include children, college students, military members, veterans, and seniors, but it can happen to anyone at any time.



Dwight Schrute and Jim Halpert from the hit TV sitcom, “The Office.”

Protect yourself from Scams.

Thieves continue to use simple, time-tested methods to steal your identity: mail theft, dumpster diving, shoulder surfing, and purse or wallet snatching. Consider the following:

- Sign up for eStatements whenever possible to avoid important mail disappearing from your mailbox.
- Shred important or sensitive documents you no longer need.
- Shield your hands whenever entered PINs or passwords.
- Do not share passwords in public.
- Carry the minimum with you.
- Do not carry your Social Security card or written down passwords or PINs.

Be mindful of scams and scammers. You might be contacted by phone, mail, email, or even social media. Never give your information to someone or a company you have not personally vetted. Never reply to text messages, emails, or social media messages from people you do not know. Also, remember that someone you know might have been hacked or fallen prey to a scam. If you are suspicious, always confirm with the person or company you know in person or over a phone call with a proven phone number. Over-caution is better than no caution.



DID YOU KNOW YOU CAN PROTECT YOURSELF FROM MISSING IMPORTANT DOCUMENTS BY HAVING YOUR STATEMENTS EMAILED TO YOU? SIGN UP FOR ESTATEMENTS NOW ON VIRTUAL BRANCH.

Protect yourself and guard your cards.

Credit or debit card fraud is a form of identity theft. Criminals may not stop at just racking up thousands of bucks in fraudulent charges. They can cause many other problems, including accessing and changing your personal information.

- Safely store your cards.
- Always memorize your PIN and do not write it down.
- Have a list of all your accounts with account information.
- Go "paperless" and sign up for eStatements.
- Check your card activity and bank accounts regularly. You can do this easily on Virtual Branch.
- Do not allow websites to "remember" your card information.

Other ways to protect yourself.

Remember that criminals are always coming up with new and better ways to access your money and your information. It is always a good idea to stay as up-to-date as possible on new forms of scams and fraud. For now, please remember these extra ways to protect yourself.

- Watch out for skimming. Card skimmers fit over original card readers. They can be installed at ATM machines or sales terminals. They "skim" your card information so that it can be cloned and used. Do not use a machine if anything looks suspicious.
- Be safe when you are out and about. Insist on privacy when entering a PIN. Be sure a transaction is complete before you walk or drive away. Always take your receipts or ATM transaction slips. Consider using RFID-blocking card carriers and protectors. RFID stands for Radio Frequency Identification. RFID is another way of skimming your card information.
- Be a savvy traveler. Make sure you are only bringing or carrying what you need for your trip including a list of important documents you do have. Be alert in tourist areas. This is the perfect time and place to skim or purse snatch. Avoid public or shared computers or Wi-Fi. Leave your checkbook at home.

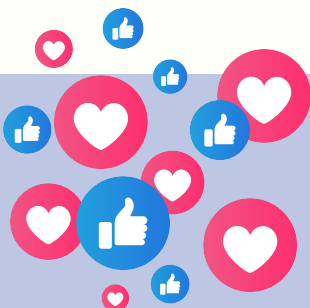
Read more information about identity theft, frauds, and scams at cenlafcu.org.



Tracy Jones
MSR



Sydnie Michiels
Teller



LIKE US ON FACEBOOK
FOLLOW US ON INSTAGRAM

We are partnering with **Fostering Community** this April 27.

You are invited to join us for the 1 mile walk,
or donate to the CenLA FCU Superheroes team.

Ft. Randolph State Historic Park
Saturday, April 27 - 8 am to noon

LEARN MORE >>>

fosteringcommunity.org/5k

TO DONATE

318-427-6111
rvaughan@cenlafcu.org



Quench Your Heroic Thirst!

Sign Up Today!

Thursday, June 13th • 11:00 AM - 4:00 PM
LifeShare Bus@Cenla Federal Credit Union
6500 Coliseum Blvd • Alexandria, LA

BLOOD DRIVE

All donors will receive a 40 oz. travel tumbler! While supplies last

Mobile drive dates, times, and locations are subject to change. For the most up-to-date mobile drive information, please visit: LifeShare.org

****Free small snow cone for each blood donation.**



**DID YOU KNOW YOUR MEMBERSHIP WITH US COMES
WITH FREE NOTARY SERVICES? GIVE US A CALL
TODAY FOR MORE INFORMATION. 318-445-7388**


Polarbox Pop 13 quart cooler

- Size: 13 quarts
- Capacity: 15 cans
- Color: Cyan and Baby Rose Pop
- Attractive retro-vintage design keeps your food and drinks cold with style.
- Matching leather strap allows you to carry it over your shoulder or by hand.
- Two side buckles hold the top on tight.
- Comes with blanket, pillow, popcorn, candy, & Dr Pepper



GET YOUR *Visa Gift Cards* HERE!

WITH MOTHER'S DAY, FATHER'S DAY, AND GRADUATION JUST AROUND THE CORNER, TIME TO STOCK UP ON GIFT CARDS! EACH PURCHASE OF A \$50 VISA GIFT CARD GIVES YOU A CHANCE TO WIN.

From May 1-31, 2024, purchase your Visa gift cards for a \$3.00 fee from us for a chance to win the Polarbox Pop 13 quart cooler.

**Sign Up
Today!**



Quench Your Heroic Thirst!

**SMALL
TOWN
SNEAUX**
EST. 2023

**BLOOD
DRIVE**

Friday, June 14th • 11:00 AM - 4:00 PM
LifeShare Bus@Cenla Federal Credit Union
105 Griffith St. • Pineville, LA

CENLA
Federal Credit Union

All donors will receive a 40 oz. travel tumbler! While supplies last

LifeShare

Mobile drive dates, times, and locations are subject to change. For the most up-to-date mobile drive information, please visit: LifeShare.org

****Free small snow cone for each blood donation.**



SAVE THE DATES:

APRIL - MAKE YOUR SCHOLARSHIP NOMINATIONS

APRIL 27 - 1 MILE WALK FOR FOSTERING COMMUNITY

MAY - TIME TO PICK UP YOUR GIFT CARDS

JUNE 13 & 14 - BLOOD DRIVE

LUCKY DUCKY NEWS

A note to say thank you!

In January, we kicked off our Lucky Ducky Savers Club. We are so grateful for the response and for all of you supporting this initiative.

On February 12 and 13, we hosted Lucky Ducky Days. They were fun days filled with all things duck. Members were able to meet our mascot, LD, and have their picture taken with her.

We officially ended the promotion on March 22. Even though the promotion is over, any 0- to 17-year-old can still visit us and open a Lucky Ducky account.

Thanks again, xo Rachel & LD

The numbers:

- ✓ 56 new accounts opened
- ✓ 26 attended Lucky Ducky Days
- ✓ \$2,500 dollars matched
- ✓ 74 prizes given away

Lucky Ducky accounts are for...

0- TO 17-YEAR-OLDS

LOOKING TO SAVE

WHO AREN'T A SILLY GOOSE

AND LOVE CENLA FCU

PS - Must be willing to adopt your very own rubber Lucky Ducky!



Open your very own Lucky Ducky account today!
Call 318-445-7388 or visit us in person.
Don't forget to bring your mom or dad!

LUCKY DUCKY DAYS



Open your very own Lucky Ducky account today!
Call 318-445-7388 or visit us in person.
Don't forget to bring your mom or dad!

LUCKY DUCKY WINNERS



Open your very own Lucky Ducky account today!
Call 318-445-7388 or visit us in person.
Don't forget to bring your mom or dad!

CenLA FCU Scholarship

That's right! We have revived our scholarship program and given it a new lease on life. This year we are looking to award six total scholarships of \$1,000 each!

HOW DO I QUALIFY?

- You must be a member of CenLA FCU in good standing.
- Current High School Senior, undergrad student, or school employee.
- Registered to attend college, university, or technical school.

Nominate yourself or someone you know between March 1 and April 23.

• 318-427-6111 • cenlafcu.org • rvaughan@cenlafcu.org



AUTO FLASH SALE COMING SOON!

Plan ahead and stay tuned for more information about our upcoming Auto Flash Sale.

CENLAFCU.ORG



CENLA
Federal Credit Union

Download our app now and use Virtual Branch today!

Banking with us right at your fingertips. Download the app today to check balances faster, pay bills for free, transfer funds, and deposit money the smarter way.

[DOWNLOAD NOW](#)

318-445-7388 cenlafcu.org



**START SAVING FOR THIS HOLIDAY SEASON NOW!
OPEN A CHRISMTAS CLUB ACCOUNT WITH ONLY
\$5.00. STOP BY TODAY.**



uChoose Rewards[®] POINTS WITH YOUR VISA CREDIT CARD

everyday purchases = 1 point/dollar

- uChoose Reward points expire every rolling three years.
- Points earned beginning in 2021 will be expiring soon!
- Remember to use your points before they expire, because once points expire they cannot be revived.
- If you have a CenLA FCU Visa credit card, you will receive a reminder on your credit card statement.
- Please remember to check your reward point balance regularly for updates.
- Contact us now to apply for your own Visa credit card!

[MORE INFO HERE](#)

1% APR

interest rate reduction
for school employees.

ASK ME HOW

rvaughan@cenlafcu.org
318-427-6111

WE WANT TO VISIT YOUR SCHOOL

DID YOU KNOW?

CHECK CASHING FEE

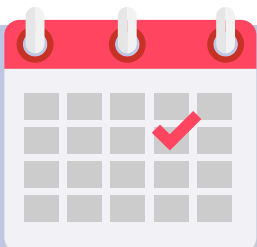
\$5.00 check cashing fee will be charged to members who do not maintain a \$500.00 balance in their share (savings) account.

The fee is waived if you meet ANY of the following conditions:

\$500.00 in your share (savings) account.

Have a checking account, loan, Visa credit card, CD, or IRA with us.

HOLIDAY CLOSURES - ALL BRANCHES WILL BE CLOSED.
MAY 27 - MEMORIAL DAY
JUNE 19 - JUNETEENTH



HAPPY ANNIVERSARY

Margaret Brook

APRIL 5, 1988

Thank you for 36 years of service to our members.

HAPPY ANNIVERSARY

Patricia Breaux

APRIL 12, 1999

Thank you for 25 years of service to our members.

HAPPY ANNIVERSARY

Cheryl Vanderlick

APRIL 16, 2007

Thank you for 17 years of service to our members.

HAPPY ANNIVERSARY

Joyce Powell

MAY 12, 2014

Thank you for 10 years of service to our members.

HAPPY ANNIVERSARY

Rhonda Harvey

MAY 25, 2000

Thank you for 24 years of service to our members.

HAPPY ANNIVERSARY

Adrienne Carrington

JUNE 1, 2021

Thank you for 3 years of service to our members.



SAVE DOUGH AND PURCHASE YOUR VISA GIFT CARDS FOR A \$3.00 FEE FROM US!

MAINTENANCE ACCOUNT FEES

**\$5.00 ACCOUNT MAINTENANCE
FEE IF YOUR SAVINGS FALLS
BELOW \$50.00 AT ANY TIME
DURING THE MONTH.**

**ACCOUNT MAINTENANCE
FEE WAIVED IF ANY OF
THE FOLLOWING APPLIES:**

**A. 18 YEARS OF AGE OR
YOUNGER.**

**B. JOINT OWNER OR
BORROWER ON A CHECKING,
LOAN, OR VISA CREDIT CARD
WITH US.**

**C. HAVE A CHECKING
ACCOUNT, LOAN, VISA
CREDIT CARD, CD, OR IRA
WITH US.**

***NEW MEMBERS: ACCOUNT MAINTENANCE FEE GOES INTO EFFECT IN 90 DAYS.**

****REINSTATEMENT MEMBERS: ACCOUNT MAINTENANCE FEE GOES INTO EFFECT IMMEDIATELY.**

**CONTACT US TODAY
318-445-7388 | [CENLAFCU.ORG](https://www.cenlafcu.org)**



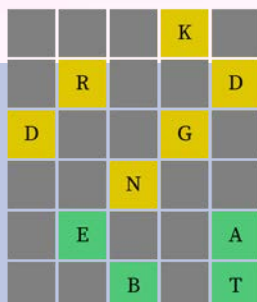
attention members: **DORMANT ACCOUNT FEE**

An account shall be considered dormant if no activity has taken place within the **past 12 months**.

A **monthly fee of \$3.00** will be charged when an account becomes dormant, and the balance is less than \$50.00.

The fee is waived if you meet **ANY** of the following conditions:

- Activity made on account **at least once** during the year.
- Balance is above \$50.00.
- Under 19 years of age.



DON'T FORGET YOUR CENLA WORDS CLUES FOR THIS QUARTER. YOU CAN WIN \$25 CASH!

VISIT A BRANCH TODAY



Pineville Branch

105 Griffith St.
Pineville, LA 71360

Lobby Hours:

9:00 am - 5:00 pm (Mon-Fri)

Drive Thru Hours:

8:30 am - 5:00 pm (Mon-Fri)
8:00 am - 5:00 pm (First & Last
working days of the month)
9:00 am - Noon (Sat)

Coliseum Branch

6500 Coliseum Blvd.
Alexandria, LA 71303

Lobby Hours:

9:00 am - 5:00 pm (Mon-Fri)

Drive Thru Hours:

8:30 am - 5:00 pm (Mon-Fri)
8:00 am - 5:00 pm (First & Last
working days of the month)

Main Branch

708 Jackson St.
Alexandria, LA 71301

Drive Thru Hours:

Temporarily Closed
Night drop box available for
deposits and payments.

Virtual Branch

cenlafcu.org

Bank with us 24/7 online at our
Virtual Branch.

Download the [CenLA FCU app](#)
today and bank on the go.

BOARD MEMBERS

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

SUPERVISORY COMMITTEE

Ms. Vallery Albritton, Chair
Mrs. Bonnie Lord
Mr. Donald Welch

MANAGEMENT

Mrs. Cindy Sansing-James, CEO
Mrs. Rhonda Harvey, Executive VP
Mrs. Tammy Mitchell, VP of Accounting



*Thank you for reading this edition
of The CenLA Circular for this
quarter.
Happy Spring!*



*Rachel Vaughan
Marketing Director
318-427-6111
rvaughan@cenlafcu.org*

**DON'T MISS ANOTHER
UPDATE!
ADD YOUR EMAIL TO YOUR
ACCOUNT TODAY!**



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
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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: <ul style="list-style-type: none">• 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: <ul style="list-style-type: none">• 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