

THE CENLA CIRCULAR

A quarterly publication of CenLA Federal Credit Union.



Summer is finally here!

By Rachel Vaughan

There is nothing quite like summertime. We trade in the freshness of spring for sunny days, floating in warm water, and ice-cold refreshments. The school year is finally finished, and it's time to chase the perfect vacation.

Here at CenLA FCU, we love our summers, and we have special treats planned for all of you! Beat the heat with free snow cones for National Drive Thru Day on July 23 & 24. Back-to-school Skip-a-Pay saves you much-needed money for your August budget. And this year we introduce our Back-to-School loan!

This July, be sure to drop off your school supply donations at all branches for Fostering Community to help children in foster care have the back-to-school supplies they need.

We wrap up summer with our 2024 Annual Meeting. You do not want to miss this one! Join us September 21 for fun, prizes, MONEY, and credit union updates.



Rachel Vaughan
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IN THIS ISSUE

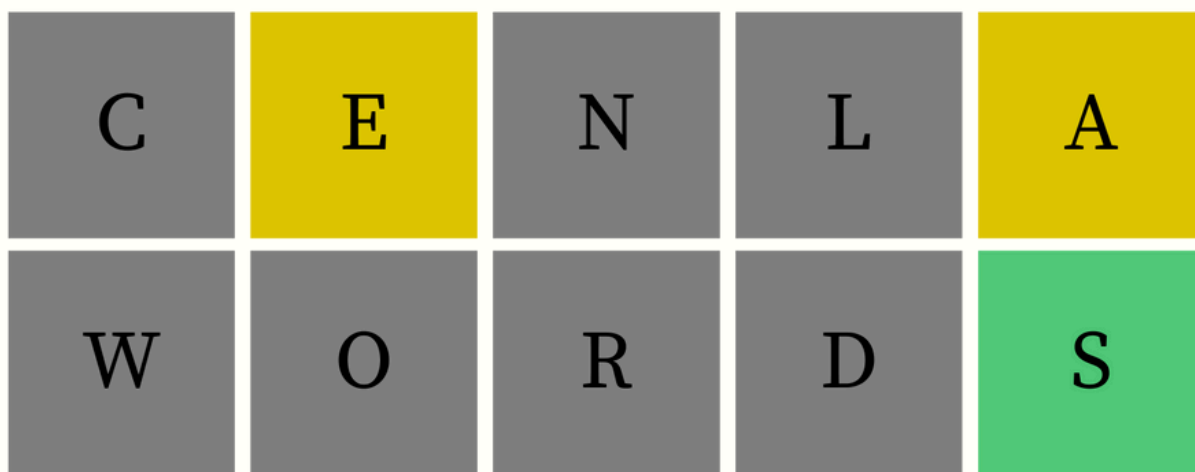
**CENLA WORDS - NEW
CLUES JUST FOR THIS
QUARTER**

**NATIONAL DRIVE THRU
DAYS - JULY 23 & 24**

**BACK-TO-SCHOOL
SKIP-A-PAY IS BACK!**

**SAVE THE DATE: 2024
ANNUAL MEETING -
SEPTEMBER 21**

**SCHOOL SUPPLY DRIVE
FOR FOSTERING
COMMUNITY**



Start reading our Newsletter today and win cash!

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

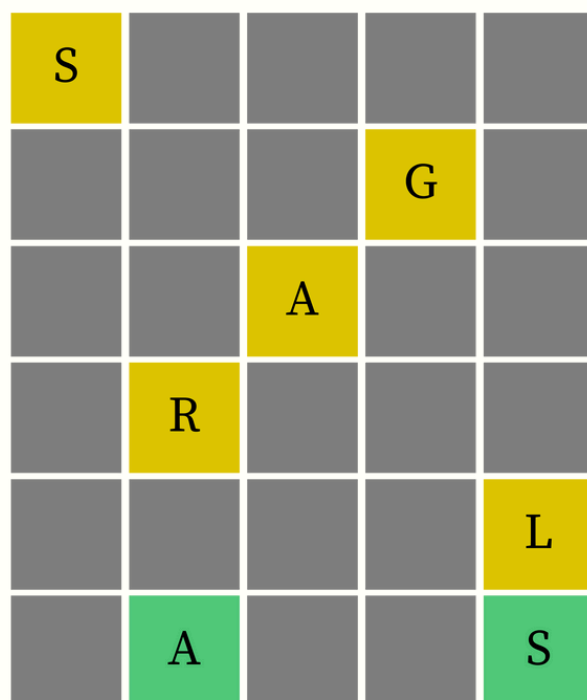
In each quarterly edition, **you are looking for six 5-letter words**. At the beginning of each CenLA Circular we will have a graph (like the one pictured here) to give you clues for which words you are looking for in that edition. **The goal is to fill in the blanks and find the correct six words for 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.

SCHOLARSHIP WINNERS

This year we awarded six winners with \$1,000 each to help further their higher education. Our lucky winners are two high school seniors, two college students, and two school employees. Congratulations to all of our 2024 winners.

We held a special ceremony with our winners and the members of our board at our Main Branch on May 21. The chairman of the board, Mr. Joe Moreau, awarded our winners with their certificates. We had a total of 56 entries for our 2024 scholarships: 11 school employees, 26 current college students, and 19 high school seniors. A special thank you to everyone who nominated someone.

If you know someone who may qualify, please remember our scholarship program for next year!



Bradley W.

Bradley graduated from Alexandria Senior High in May. In the fall, he will be attending Northwestern State University for a degree in Music Business.



Gabe M.

Gabe graduated from Pineville High School in May. In the fall, he will be attending Louisiana Tech for a degree in Electrical Engineering.



Madeline N.

Madeline is currently attending Louisiana Tech and will be starting her sophomore year in the fall. She is working toward an undergraduate degree in Speech Pathology.



Kayli F.

This fall, Kayli begins her senior year at Louisiana Tech for a degree in Nutrition and Dietetics. She is also working toward her graduate degree in Nutrition and Dietetics online through Louisiana Tech.



Sydney B.

Sydney just completed her 6th year of teaching. In May, Sydney began the Special Education Certificate program at LSUA.



Sarah L.

Sarah just completed her 20th year teaching. This fall, Sarah will be attending Northwestern State University working toward her Doctor of Education Degree.

MAKE YOUR

MONEY

WORK FOR YOU.

12

MONTHS

\$

1,000

MINIMUM

4.5

RATE

4.59

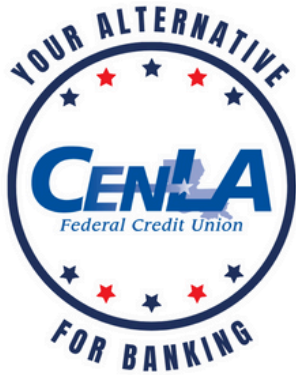
APY



CENLA
Federal Credit Union
cenlafcu.org | 318-445-7388

CenLA FCU Certificate Accounts are term Share certificates. The APY is fixed at the time you make the initial deposit to open or renew the account, and will not change during the term of the Certificate. The APY given above assume dividends remain in the account until maturity. A withdrawal of dividends will reduce earnings. Dividends earned are posted and compounded monthly. You may choose to have your earnings compounded in the Certificate Account or transferred to your savings account. Applicable fees and other conditions could reduce the earnings on your account. Penalty for early withdrawal.

*Membership is required. APY = Annual Percentage Yield. The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all certificates, the dividend rate and annual percentage yield are fixed and will be in effect for the initial term of the account. For certificates subject to dividend compounding, the annual percentage yield is based on the assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings. The minimum opening deposit is \$1,000. Additional deposits are not allowed during the term of the certificate. Dividends are compounded and credited monthly. Certificates will automatically renew at rates effective at the time of renewal. An early withdrawal penalty may apply for withdrawals made before the maturity of the certificate. Federally insured by NCUA.



cenlafcu.org | 318-445-7388

LOOKING FOR *help financing?*

Is it time for your next great adventure?
Let us help you finance a recreational vehicle.

New Golf Carts
All-Terrain Vehicles
Utility Task Vehicles
Side-by-Sides
Trailers
Jet Skis
Motorcycles

New Mowers
Boats & Motors
Travel Trailers
Pop-Up Campers
5th Wheels
Motor Homes
AND MORE

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.

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



HOLIDAY CLOSURES - ALL BRANCHES WILL BE CLOSED.
JULY 4 - INDEPENDENCE DAY
SEPTEMBER 2 - LABOR DAY





While visiting one of our branches, please ask yourself these questions. Remember we always have your best interest in mind.



Are you here for a large cash withdrawal?



Is the reason for cash urgent or threatening?



Are you being asked to do any of the following?

- Cryptocurrency deposits
- Gift Cards
- Mailing Cash



Always ask!
You can be a victim of a scam. We are here to help.

IF IN DOUBT, PLEASE ASK US FOR MORE INFORMATION.

1% APR

interest rate reduction
for school employees.

ASK ME HOW

rvaughan@cenlafcu.org
318-427-6111

WE WANT TO VISIT YOUR SCHOOL

BACK TO SCHOOL

SUPPLY DRIVE FOR

fostering
- COMMUNITY -

YOU ARE INVITED TO DONATE ANY
QUANTITY OF THE FOLLOWING ITEMS:

- ✓ Crayola Crayons
- ✓ Crayola Markers
- ✓ Glue Sticks

Drop off at all branches from
JUNE 1 - JULY 12

uChoose Rewards[®] POINTS WITH YOUR VISA CREDIT CARD

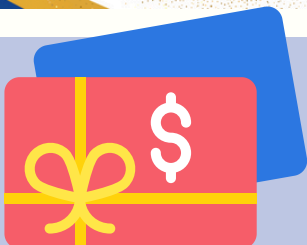
everyday purchases = 1 point/dollar

- 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](#)



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



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



Take a break this August from your monthly loan payment.

\$30 processing
fee per loan

Request a Skip-a-Pay form
at your branch or find it at
cenlafcu.org.

Only one monthly payment per loan may be deferred during promotion period. All qualifying loans must be current and in good standing. Loans with two late payments out of the last six will NOT qualify for Back-to-School Skip-A-Pay. Should there be an adverse change in your account status, you may no longer qualify for this offer. Eligible loans include: Signature, Auto, Boat, ATV, Recreational, and Share Secured Loans. Credit Cards, Certificate Loans, Real Estate, Equity Out, Back-to-School, and Real Estate Refinance loans do not qualify. Member status will be verified upon receipt of deferment form.



SAVE THE DATES:

JULY 12 - LAST DAY TO DROP OFF SCHOOL SUPPLIES

JULY 23 & 24 - VISIT OUR DRIVE THRU FOR A SNOW CONE!

AUGUST - BACK TO SCHOOL SKIP-A-PAY

SEPTEMBER 21 - 2024 ANNUAL MEETING



ANNUAL MEETING

10 AM SATURDAY
SEPTEMBER 21

KEES PARK COMMUNITY
CENTER IN PINEVILLE

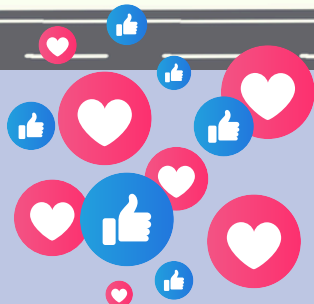
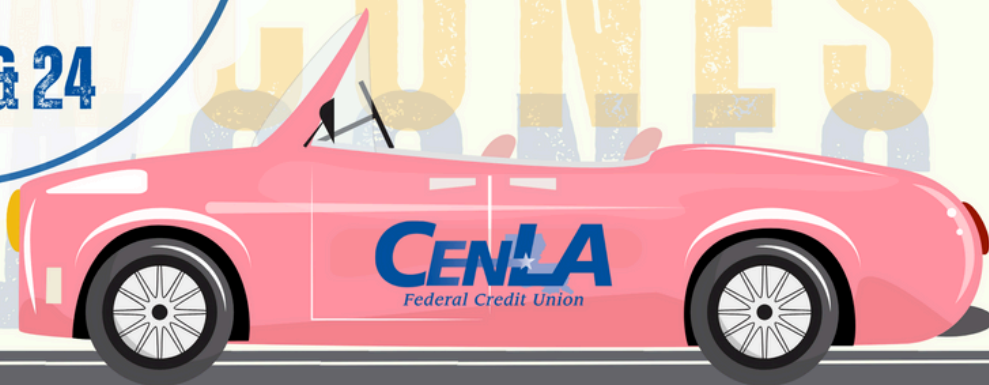
visit
our
drive
thru



for a free small
snowcone

**SMALL
TOWN
SNEAUX**
EST. 2023

JULY 23 & 24



LIKE US ON FACEBOOK
FOLLOW US ON INSTAGRAM

WIN \$250 FOR YOUR CLASSROOM THIS AUGUST!



How to win:

- Have an account with us.
- Be a teacher or work in a classroom.
- Nominate yourself or someone else by emailing rvaughan@cenlafcu.org.
- Nomination must be made by August 31, 2024.



318-445-7388 | cenlafcu.org

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.**

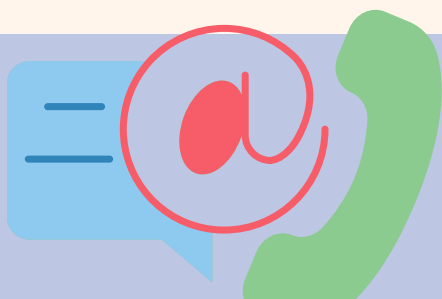
**C. HAVE A CHECKING ACCOUNT,
LOAN, VISA CREDIT CARD, CD,
OR IRA WITH US.**

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

**JULY
ONLY!**

BACK-TO-SCHOOL

LOAN

\$500 - \$1,000 loan amount

11 months max term

\$100 monthly payment

**Complete ALL of your
back-to-school shopping!**

CENLA
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Flat interest rate of 16.00%. Exclusions include School Employee Discount of 1%, Skip-a-Pay program(s), and deferrals or extensions. Loans subject to credit approval and standard CenLA FCU lending guidelines.



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.

***Accounts that have been dormant for 5 years or more with statements returned to the credit union due to an insufficient USPS address will be escheated to the state of Louisiana by July 31, 2024. Please check with us to verify information on your account so it is not closed.**



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

Virtual Branch

cenlafcu.org

Bank with us 24/7 online at our
[Virtual Branch](http://cenlafcu.org).

Download the [CenLA FCU](http://cenlafcu.org) 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.
Enjoy your summer!*



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

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

