THE CENLA CIRCULAR A quarterly publication of CenLA Federal Credit Union.



Spreading hope and joy.

By Rachel Vaughan

Another year has just flown by! We are now looking at our last quarter of the year with Halloween, Veterans Day, Thanksgiving, and Christmas. So much fun packed into three short months. I hope you will be able to take some time to reflect on this past year and all it has held for you and yours. I also hope you will look ahead at the new year and all the potential it holds.

Here at CenLA FCU we are looking to end this year on a high note. We have the final Auto Flash Sale of the year in October. Holiday Skip-a-Pay is back from November to January. Please don't forget about our Visa credit cards and gift cards. As always, we love offering all of you an opportunity to give back to our community. We will be collecting new socks of all sizes in October and stocking stuffers in November for Fostering Community.

Let's not rush through what's left of this year. Instead, let's soak it all in and take the time needed to end with grace and hope and joy!



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

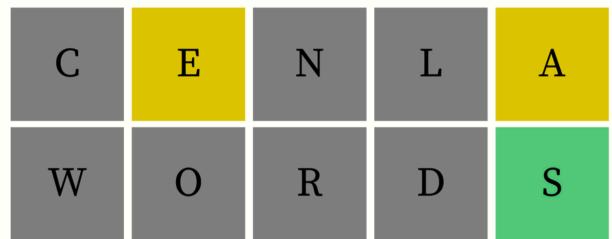
CENLA WORDS - NEW CLUES FOR OUR FINAL QUARTER OF THE YEAR

AUTO FLASH SALE - RATES AS LOW AS 5%

HOLIDAY SKIP-A-PAY IS BACK!

2X REWARDS POINTS WITH YOUR VISA CREDIT CARD

MEET OUR NEW CEO -LEWIS A. MCBRYDE, III



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 <u>rvaughan@cenlafcu.org</u> 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 guarter.

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!



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.





ONE MONTH ONLY OCTOBER 2024. 318-445-7388 | CENLAFCU.ORG



Special terms and conditions apply. Additional discounts prohibited for the October 2024 Auto Flash Sale including School Employee Benefit. The October 2024 Auto Flash Sale is an across-the-board discount beginning as low as 5.00% APR for new or used autos or refinance. Auto loan must be a new loan to CenLA FCU. Rates based upon credit approved. Must be within CenLA FCU field of membership. Extended terms available during the October 2024 Auto Flash Sale. Must be a member of CenLA FCU for loan approval. Down payment may be required. Auto loan must be processed between October 1-31, 2024. Pre-approvals outside of the promotion dates do not qualify.





SOCK-tober

HELP US FILL THE SOCK BINS In the foster care closet

> BRAND NEW SOCKS ALL SIZES AND STYLES CHILDREN AND ADULTS

DONATE AT ALL BRANCHES FROM OCTOBER 1-31

TAKE A BREAK THIS HOLIDAY SEASON FROM YOUR MONTHLY LOAN PAYMENT.

THIS NOVEMBER, DECEMBER, OR JANUARY 2025.

HOLID

\$30 PROCESSING FEE PER LOAN.

REQUEST A SKIP-A-PAY FORM AT YOUR BRANCH OR FIND IT ONLINE 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 Holiday 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. Holiday Skip-a-Pay promotion is for November-December 2024 and January 2025. CenLA FCU must receive Holiday Skip-a-Pay form prior to the payment due date of the month selected to defer payment. Interest will continue to accrue on unpaid loan balance. Interest will be billed as part of final payment. Participation in Holiday Skip-a-Pay extends final loan payment by one month. Any applicable debt protection will not be extended beyond the original maturity date of you loan.



OCTOBER 2024





By Rachel Vaughan - August 29, 2024

On a Thursday in August, I had the honor to sit down with Mrs. Mary Vinson and hear part of her story. It was a beautiful day with the sun shining outside and the two of us cozy on the comfy couch in our Pineville Branch. Mrs. Mary is tall with gentle, 78-year-old eyes and a quick smile. She took me from belly laughing to steady tears running off my face as I listened to her open and trusting retelling of her life's story. I asked if I could share part of her story with you, and she agreed.

Mrs. Mary took me back to 1951, New York City. She lived there with her mother and younger sister, Bernice. But her little life was about to change forever when her mother brought her and Bernice back to Temple, LA, to live with the Rileys. Mrs. Mary smiled as she told me about Mr. and Mrs. Riley, about how they were kind and loving and a real family to the sisters.

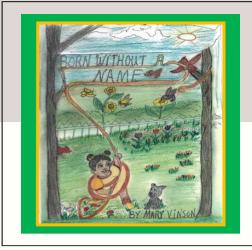
"Mrs. Riley tried to find a school for us, but no one wanted kids with no name," Mrs. Mary explained. "I didn't have a name or birth certificate or social security card." This was the reason she never had the opportunity to attend school or learn to read or write.

"Mrs. Riley called me Mary and my sister Bernice," she explained to me.

"Mrs. Mary, you lived with your mother until you were five years old, what did she call you? She didn't call you Mary?" I gently asked.

"I don't remember what she called me, but I knew she loved me," was her reply.

OCTOBER 2024





continued

Mrs. Mary was never given the chance to go to school or learn to read or write, but she did learn to draw. She told me that she drew everything. She wanted to communicate in some way with others on paper, so she drew them detailed pictures.

Some time in her fifth decade, Mrs. Mary decided she wanted to learn to read and write. She visited the Partners in Literacy program where she met Mrs. Linda Dalrymple. Mrs. Linda taught her the basics of reading and writing, but, more than that, Mrs. Linda helped Mrs. Mary capture her story in written form. This past June, Mrs. Mary's story was published into an illustrated children's book. I asked her when she decided to write her story. "That book been being wrote since I was five years old," was her reply.

Mrs. Mary was born without a name. Then she met Mrs. Riley who saw her and called her Mary. The name Mary means "beloved." Mrs. Mary did not have the chance to go to school with boys and girls her age to learn all that they needed to learn. Then she met Mrs. Linda who gave her the most beautiful gift of the written word and partnered with her to share her story with the world. Today, no matter what your life may hold, I want you to have the joy of meeting Mrs. Mary. While these women mentioned have given her beautiful gifts, Mrs. Mary has something beautiful to offer you and me.

As we were sitting on the comfy couch looking out to see the clear, blue sky over the intersection of Donahue Ferry Road and Griffith Street, Mrs. Mary said to me, "You see that blue sky out there? You see those trees? You see where those roads meet? Some way, God put those streets out there so that we could meet here today." She continued, "Every day is a page. Whatever happens, turn the page. We go forward. We don't go back."

You can learn more about Mrs. Mary and her story when you buy and read her book!

It is available for purchase from Amazon.com, and it is call "Born without a Name."

It is fully illustrated by Mrs. Mary herself.



If you would like to recommend someone for our "Member Spotlight," please contact Rachel at <u>rvaughan@cenlafcu.org</u> or 318-427-6111.

OCTOBER 2024

This holiday season EARRN 2X uChoose Rewards

Only with your CenLA FCU



November 29 to December 31

Apply for your Visa Credit Card today. cenlafcu.org | 318-445-7388

Earn 2.00 points per \$1. Minimum spend per transaction is \$1. Maximum reward per transaction is 10,000 points. Offer valid from November 29, 2024, to December 31, 2024.







START SAVING FOR THE HOLIDAY SEASON ANYTIME WITH OUR <u>CHRISTMAS CLUB ACCOUNT</u> OPEN ONE TODAY WITH AS LITTLE AS \$5.00.



What is TransferNow?

We are excited to announce a new product called TransferNow. This new product allows the transfer of money between accounts at different financial institutions.

With TransferNow...

Members can transfer money from accounts they own at one financial institution to accounts they own at another financial institution.

TransferNow

Automates the authentication of external accounts, provides a comprehensive risk management system, and moves funds using Automated Clearing House (ACH) and other payment networks.

Access TransferNow through your online account in Virtual Branch, and have the ability to:

- Add, verify, and delete external accounts.
- View all transfer activity.
- Create, edit, and cancel one-time, scheduled, and recurring transfers.
- Verify email addresses.
- View limits and fees.

Have questions about TransferNow? Call us 318-445-7388.



Thank you for 6 years of service to our members.

HAPPY ANNIVERSARY Paula Johnson

OCTOBER 26, 1998 Thank you for 26 years of service to our members.

HAPPY ANNIVERSARY Lebbie Milks

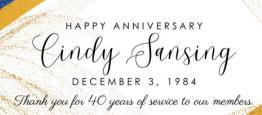
OCTOBER 26, 2022 Thank you for Q years of service to our members.

HAPPY ANNIVERSARY Rachel Waughan

OCTOBER 30, 2023 Thank you for 1 year of service to our members.

HAPPY ANNIVERSARY Belinda Parsons NOVEMBER 20, 2023 Thank you for 1 year of service to our members. happy anniversary Charlotte Walker november 21, 2022

Thank you for Q years of service to our members.



HAPPY ANNIVERSARY Pierre Cooper DECEMBER 13, 2021 Thank you for 3 years of service to our members.



LOOKING FOR GIFT CARDS THIS HOLIDAY? WE HAVE YOU COVERED. GET YOUR VISA GIFT CARDS FROM US FOR ONLY \$3.00.



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THIS CHRISTINGS WE ARE STUFFING STOCKINGS FOR *fostering*

BRAND NEW INDIVIDUALLY PACKAGED OR LABELED ITEMS AGES 0-18

DONATE ITEMS AT ALL BRANCHES FROM NOVEMBER 1-29.

EXAMPLE ITEMS

Card games Art supplies Candy Small books Bubbles Stickers Chalk Puzzles Small toys Small stuffed anim: Comic books Swimming gogg to Markers/Crayons

Socks Underwear Hair accessories Sunglasses Headlamp Warm hats Gloves Water bottle Lip balm Shampoo Toothpaste Toothbrush Hairbrush Deodorant Shaving cream

MEET OUR NEW CEO

Dear Friends,

I am grateful to be the new CEO at CenLA Federal Credit Union and to be part of this amazing, successful organization. I want to thank the Board of Directors for having the faith and trust in me to lead CenLA Federal Credit Union into the future. With over three decades of experience in the financial services industry, I am confident that my expertise will help the credit union



continue to provide excellent financial products and services to its members.

As I take this new role, I would like to acknowledge and express my gratitude to the outgoing CEO, Cindy Sansing-James, who will be retiring in January 2025. Her unwavering commitment and dedication to the credit union over the past 40 years is an inspiration to us all. I will continue to build upon the strong foundation and success created during her leadership.

I look forward to being part of the largest credit union headquartered in Central Louisiana and take pride in the fact that all organization decisions are made locally. I am committed to be the best leader I can, and I appreciate this great honor that has been entrusted to me by the Board of Directors.

I would like to thank all of CenLa Federal Credit Union's members for their continued patronage and support. If I can be of any personal assistance to you, please do not hesitate to contact me.

Sincerely, Lewis A. McBryde, III

Visa Gift

CENLA

DEBIT

VISA

5678

A. MILLE

CENLA

GET YOUR Visa Gift Cards HERE!

EACH PURCHASE OF A \$50 VISA GIFT CARD GETS YOU A CHRISTMAS ORNAMENT

From **November 1 to December 24**, purchase your Visa gift cards for a \$3.00 fee from us for a free CenLA FCU Christmas ornament.

CENLA

Terms and conditions apply. There is a \$3.00 fee for each Visa gift card purchased. To qualify for the Christmas ornament, a purchase must be made of a \$50 (or more) Visa gift card from CenLA FCU. More than one \$50 Visa gift card may be purchased for multiple ornaments. Each Visa gift card purchased must be worth \$50 or more for an ornament. Promotion can be altered, changed, or stopped at any time. Ornaments available while supplies last.



CONTACT US TODAY 318-445-7388 | <u>CENLAFCU.ORG</u>

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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

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

Download the <u>CenLA FCU app</u> 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 Mr. Lewis A. McBryde III, Incoming 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

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



CenLA Federal Credit Union

Effective 9/18/2024

SCHEDULE OF FEES AND CHARGES

LIMITS and FEES – The following fees may be assessed against your account, and the following transaction limitations, if any, apply to your account:

Account Activity Printout	\$1.00 per page
Account Balancing/Research Assistance	
Account Maintenance Fee	
Monthly fee will be accessed to your share account if your share (savings) account fa Exemption: Ages under 19 and those 60 and over.	alls below \$50.00 at any time.
ATM Card Fee	\$10.00
First initial card is FREE. Shipping charges may apply. ATM Foreign Withdrawal / Transfer Fee Effective:11/1/2024	\$2.00
Transactions at ATMs not owned by CenLA FCU	
Check Cashing	\$5.00
Fee will be charged to members who do not maintain a \$500.00 balance in their share	e/savings account
Check Printing (Personal Checks)	-
Members over 60 receive 2 FREE boxes of checks in calendar year.	
Collection Item (incoming)	\$10.00+*
*Plus charges incurred by credit union	
Copy of Cleared Personal Check	\$3.00 per item
Courtesy Pay	
Debit Card Limit Increase	
Debit Card Replacement Fee	\$10.00 per card
First initial card is FREE. Shipping charges may apply.	610.00
Deposit Checks Returned Unpaid	
Dormant Account Fee	\$3.00
Per month after 12 months of no activity and account balance is less than \$50.	
Exemption: Members under 19 years of age. Gift Cards	\$2.00 each
IRA Share Account Fee	
Annual fee	
Enrollment Fee	\$5.00 per account
Loan Processing Fee	
Unsecured Loan (initial opening of LOC) Effective:11/1/2024	\$20.00
Secured by Collateral Effective:11/1/2024	
Money Orders (up to \$1,000.00)	
Monthly Service Fee Fresh Start Checking Only.	
Non-Sufficient Funds Item (each)	
Notary Service (Members Only)	
Official Credit Union Check	
*Per check fee waived if check is made payable to owner of the account	
Official Credit Union Check Stop Payment	\$35.00
Overdraft Protection Automatic transfer of funds from savings account to checking account.	
Automatic transfer of funds from savings account to checking account.	Astrono Const
Overnight Shipping Fee	Actual Cost
Returned Loan Payment Fee	\$10.00
ACH or paper check payments	
Safe Deposit Box Fees	Varies by Box Size
(3X5,3X10,5X10,10X10 sizes available)	

CenLA Federal Credit Union

Effective 9/18/2024

SCHEDULE OF FEES AND CHARGES

LIMITS and FEES – The following fees may be assessed against your account, and the following transaction limitations, if any, apply to your account:

Safe Deposit Box Drill Effective:10/1/2024	Actual Value
Safe Deposit Box Re-Key Effective: 10/1/2024	Actual Value
Smartline Calls	
10 FREE calls per month: fees charged after the 10th call	
Statement Copy Fee (Account or Visa)	\$1.00 per page
Stop Payment (Personal Checks/Bill Pay/ACH)	
Stop Payment (Personal Checks/Bill Pay/ACH) Temporary Checks.	\$2.00 per page
(4 checks per page)	
TransferNow (external transfers - inbound & outbound)	
 Standard (3-day) Effective:10/1/2024 	FREE
Next-Day Effective:10/1/2024	\$3.00
Unclaimed Property Fee	\$25.00
Fee is charged when an account has been abandoned and the funds in the account under unclaimed property laws.	t must be turned over to the state
Wire Transfer Fee - Domestic (incoming)	\$10.00
Wire Transfer Fee - Domestic (outgoing)	
Wire Transfer Fee - International (outgoing)	
Western Union Wire Fee - Domestic	
On Us Check Cashing. For businesses presenting check to be converted to cashier's check	\$10.00