



**CFLA**  
**CREDIT UNION**  
 P.O. BOX 468  
 DONALDSONVILLE, LA. 70346

*Bridging Your Financial Needs  
 With A Little Sunshine*

# Newsletter

## 1st Quarter 2005

### 2005 Annual Meeting

The CF-LA Credit Union Annual Meeting for the year 2004 was held at Palazzo Bernardo's on February 22, 2005. A total of 75 members attended the meeting.

Vice-President Gussie Hahn opened the meeting. The minutes from the 2004 Annual Meeting were reviewed. President Adrian Worries presented the financial report. He discussed the current position of the Credit Union and the operating budget for 2005. A graph of gross income distribution for 2004 was presented, as well as reserve ratios for the past five years.

Beth Darce gave a brief presentation on low interest financing vs. dealer rebate offers. Examples compared taking a dealer rebate and financing with the credit union to taking low- or no-interest dealer financing offers.

The slate of new Board members was presented – Gussie Hahn, Lenny Pousson, and Richard Walker. Credit Union members present approved the new Board members.

Drawings for \$25 share prizes were announced – nine (9) from members present at the meeting and nine (9) from the entire membership. Winners were as follows:

Present	From Membership
Cathy Dupré	Janet Schaubhut
Ramona Matassa	M.C. Lang
James Liskey	Lisa Graffeo
George Bagala	Robert Baldwin
Phil Gautreaux	Cody Meche
Luis Luna	Renwick Batiste
Clyde Manuel	Trish Guillot
Roger Alleman	Dave Berry
Keith Chenier	Tommy Mock

Drawings for \$25 checks for loan promotion participants were announced – nine (9) from active employees and nine (9) from the entire membership. The winners were as follows:

Employees	From Membership
Dwight Gremillion	Beth Spano
Kevin Regira	Jerry Neal
Kevin J. Templet	Natalie Matassa
Troy Hales	Cassie Thibodeaux
Earl Arboneaux	Nancy Nizzo
Tim Brown	Grace Dubreuil
Sammy Rowell	Shane Alleman
Janice Falcon	Harry Oubre
Bruce Robert	Kathy Acosta

Drawings for \$50 checks for membership drive participants were announced. Six (6) winners were drawn from all members referring a new member to the Credit Union in 2004. The winners were as follows:

Yvonne Cortez
Pete Charlet
Lloyd Giroir
Richard Walker
Danny Chism
Camille Poirrier

### Current Rate Schedule

#### Dividend Rate

1<sup>st</sup> Quarter 2005 -- 1.75% APY

#### Share Loans

1 – 60 months -- 3.50% APR

#### Signature Loans

1 – 12 months -- 6.00% APR

12 – 36 months -- 9.50% APR

#### Computer Loans

1 – 12 months -- 4.25% APR

12 – 24 months -- 5.50% APR

#### New Car/Truck/RV/Boat/Etc.

1 – 60 months -- 4.75% APR

60 – 72 months -- 5.25% APR

#### Demo/Program Car

1 – 60 months -- 5.00% APR

#### Used Vehicles

1 – 60 months -- 5.25% APR

#### Tuition Loans

1 – 12 months -- 4.25% APR



## Welcome Aboard

The credit union would like to extend a warm welcome to the following new members: Catherine Bagala; Bryan Blank; Lilly Guillot; Sara Guillot; Willie Lemoine, Jr.; Anna Mistretta; and Annette Schexnayder. We're looking forward to doing business with all of you!



### Tuition & Computer Loans



School registration time is here again! Don't forget to check with the credit union office for competitive rates on tuition and computer loans!



One-day admittance tickets and season passes to Six Flags New Orleans are now available at the credit union office. Contact Kathy Acosta at (225) 473-0331 for more details!

### Questions?

**CFLA Credit Union**  
**Hours of Operation:**  
 Monday – Friday, 8:00AM – 3:30PM  
 Phone: (225) 473-0331

Contact the Credit Union Manager, Kathy Acosta, at (225) 473-0331, or any of your Credit Union Board Members: President, Adrian Worries - (225) 473-0236, Vice-President, Gussie Hahn - (225) 473-0375, Treasurer, Lenny Pousson - (225) 473-0367, Secretary, Beth Darce - (225) 473-0284, Yvonne Cortez - (225) 473-0374, Jarett Daigle - (225) 473-0285, or Richard Walker - (225) 473-5503

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**NCUA**  
 National Credit Union Administration  
 A U.S. Government Agency