



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

Newsletter

1st Quarter 2006

*Bridging Your Financial Needs
 With A Little Sunshine*



2005 Annual Meeting

The CFLA Credit Union Annual Meeting for the year 2005 was held February 22, 2006, at Palazzo Bernardo in Donaldsonville. A total of 60 members attended the meeting.

Vice-President Gussie Hahn opened the meeting. The minutes from last year's annual meeting were reviewed and approved.

President Adrian Worries recognized Board members and Supervisory Committee members. He also recognized Kathy Acosta as Credit Union Manager, and Brenda Joffrion for her administrative work. Adrian commented that the Credit Union continues to have competitive loan and dividend rates by keeping the Credit Union's offerings simple. Ongoing promotions for 2006 include the loan and new member referral promotions. Adrian reminded members of the Credit Union site maintained by Yvonne Cortez on the CF Industries Intranet. He also asked attendees to contact Board members with any suggestions for improving the Credit Union.

Treasurer Lenny Pousson presented the financial report. He discussed the current position of the Credit Union and the operating budget for 2006. Members approved the financial report.

The slate of new Board members was presented and approved – Yvonne Cortez, Jarett Daigle, Beth Darce, and Adrian Worries.

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

Present	From Membership
Kevin G. Templett	Alice Allen
Brenda Joffrion	Brandon Caballero
Kenny Blanchard	Blaize Decoteau
Gussie Hahn	John Dill
Brenda Acosta	Paul Bryson
Mary Chauff	Ted Decoteau
George Bagala	Larry Dunn
Kiki Hood	Jason Callier
CJ Jones	Caleb Cortez

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

Employees	From Membership
Kenny Blanchard	Jessie LeBlanc
Danny Chism	Craig Mistretta
Daren Bruce	Kelli Callier
Bill Vice	Leroy Cayette
Jeff Falcon	Butch Bordelon
Jamie Gravois	Patricia Credeur
Dwight Gremillion	Kurt Medus
Kevin Regira	Shawn Ruggles
Lenny Pousson	Earl Arboneaux

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 2005:

Ron Scott
Pat Ruiz
Kent Morris
CJ Jones
Carol Schexnayder
Jeremy Johnson

CF employees unable to attend the meeting may view the slide presentations on the Donaldsonville Intranet.



Welcome Aboard

The credit union would like to extend a warm welcome to the following new members: June Berry, Caleb Bordelon, Heidi Delaune, and Shannon Prince. We're looking forward to doing business with all of you!

We have **GREAT** rates on tuition and computer loans . . . contact Kathy Acosta to apply!

Current Rate Schedule

Dividend Rate

1st Quarter 2006 -- 2.25% APY

Signature Loans

1 – 12 months -- 6.00% APR

12 – 36 months -- 9.50% APR

New Car/Truck/RV/Boat/Etc.

1 – 60 months -- 4.75% APR

60 – 72 months -- 5.25% APR

Used Vehicles

1 – 60 months -- 5.25% APR

Share Loans

1 – 60 months -- 3.50% APR

Computer Loans

1 – 12 months -- 4.25% APR

12 – 24 months -- 5.50% APR

Demo/Program Car

1 – 60 months -- 5.00% APR

Tuition Loans

1 – 12 months -- 4.25% APR

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) 473-0391, or Richard Walker - (225) 473-5503

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