



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

*Bridging Your Financial Needs
 With A Little Sunshine*

Newsletter 4th Quarter 2008



What's on your resolutions list for 2009?

Personal commitments like dieting and exercising are some that probably only YOU can work hard at to achieve, but perhaps others, like those listed here . . .

- paying off debts
- saving money
- enrolling in school
- purchasing a new home or vehicle
- taking that well-deserved vacation
- retiring from your job

can be achieved with just a little help from your friends!

Let your friends at **CFLA Credit Union** help you reach your goals this year!

Contact Kathy Acosta at the Credit Union office to inquire about our great loan rates and promotions!



Welcome Aboard

The credit union would like to extend a warm welcome to the following new members: Cody Blanchard, Brandon Cayette, Doris Clifton, Christopher Dugas, and Harry Oubre. We're looking forward to doing business with all of you!

How Your Accounts Are Federally Insured



The Emergency Economic Stabilization Act of 2008, signed into law on October 3, 2008, increased coverage on all credit union accounts up to \$250,000 through December 31, 2009.

The National Credit Union Administration (NCUA) is the federal government agency that charters and supervises federal credit unions. NCUA also operates and manages the National Credit Union Share Insurance Fund (NCUSIF). Backed by the full faith and credit of the U.S. government, NCUSIF insures the accounts of millions of account holders in all federal credit unions and the vast majority of state-chartered credit unions.

To learn more on how your accounts are insured, a brochure entitled *Your Insured Funds* is available at NCUA's Internet site:

http://www.ncua.gov/Publications/brochures/insured_funds/funds.pdf.

Annual Credit Union Meeting Announcement

The next annual meeting for the CFLA Credit Union has been scheduled for **February 17, 2009**. More details will be provided at a later date. Hope to see you there!

Current Rate Schedule

Dividend Rate

4th Quarter 2008 -- 2.50% APY

Signature Loans

1 – 12 months -- 7.75% 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?

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

Your savings federally insured to \$250,000

NCUA

National Credit Union Administration
 A U.S. Government Agency

CFLA Credit Union

Hours of Operation:

Monday - Friday, 8:00AM - 3:30PM

Phone: (225) 473-0331

www.cflacu.com