



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

Newsletter

2nd Quarter 2019

*Bridging Your Financial Needs
 With A Little Sunshine*



1. BOOK FLIGHTS IN ADVANCE... - Especially return flights; running out of money abroad without a guaranteed ticket home is never ideal. Airlines 'release' their flight seats up to a year in advance and the closer you get to your departure date, the more the prices increase, especially in the last month.

2. PACK PROPERLY - Make sure you bring everything you need so that you don't have to shop while you're away (apart from a few souvenirs). No matter where you're heading, take at least one pair of long jeans, warm hoodie and waterproof jacket for unpredictable weather incidents.

3. BE SMART ABOUT HOW YOU FLY - Opt to travel on a Tuesday. Midweek travel prices are lower as a premium is added to weekend flights and you'll breeze through shorter queues at airport check-in desks and security. Fly economy too – there's no need to upgrade. The money you save on cheap seats can be spent on food or accommodation when you arrive. Low-cost, budget airlines are fine for short flights and regularly have cheap deals.

4. TRAVEL OUT OF SEASON – Avoid trips during the school holidays, this is when the travel industry hikes up prices to take advantage of families who can only travel during these weeks. Research the best time to visit your intended destination, and then travel just before or after these dates. This is called the "shoulder season", where you'll have a great trip but maybe the sun won't shine as brightly (and, on the plus side, it won't be as hot.) Hotels and airlines lower their prices to attract customers during this time.

5. COME UP WITH A PLAN – Traveling spontaneously is great, if you have the luxury of time and money to spare. But, if you're traveling on a budget, the first thing to do is come up with a plan. You don't need a tight, hour-by-hour itinerary, but you should at least have an idea of how long you'll be spending in each city or country, and know the route that your epic adventure will take.

6. DON'T EAT AWAY YOUR CASH- Cheap lunches can be bought in a supermarket or even a local fresh food market, rather than in an overpriced cafe or restaurant. Aim to wander around before choosing a place to eat dinner too; if you just pick the first restaurant you see you won't know if you're overspending.

Welcome New Members

The credit union would like to extend a warm welcome to the following new members: Sohail Khan, Jack Talbot, Cason Charlet, Gavin Bordelon, Orey Bordelon, Joshua Carpenter, La'Nell Charles, Jan Robb, Holly Sheets, Ethan Hilburn, and Richard Gipson, Jr.

We look forward to doing business with all of you!

Current Rate Schedule

Dividend Rate

2nd Quarter 2019- 0.30% APY

Signature Loans

1 – 12 months -- 7.00% APR
 13 – 36 months -- 8.25% APR

New Car/Truck/Motorcycle

1 – 60 months -- 2.50% APR
 61 – 72 months -- 3.00% APR

Used Car/Truck/Motorcycle

1- 60 months -- 3.75% APR

New RV/Boat/ATV/ Etc.

1 – 48 months -- 3.50% APR
 49 – 60 months -- 4.00% APR

Share Loans

1 – 24 months -- 1.50% APR
 25 – 48 months -- 2.25% APR
 49-60 months -- 3.00% APR

Tuition Loans

1 – 12 months -- 4.25% APR

Computer Loans

1 – 12 months -- 4.25% APR
 13 – 24 months -- 5.50% APR

Demo/Program Car/Truck/ Motorcycle

1 – 60 months -- 3.00% APR

Used RV/Boat/ATV/Etc.

1 – 60 months -- 4.50% APR

Questions?

Contact the Credit Union Manager, Dana Mitchell, at (225) 473-0331, or any of your Credit Union Board Members: President, Duane Lee - (225) 473-0287, Vice-President, Brian Janis - (225) 473-0379, Treasurer, Lenny Pousson - (225) 473-0367, Secretary, Toni Simon - (225) 746-4847, Yvonne Cortez - (225) 473-0374, Jarett Daigle - (225) 473-0391, or Jason Mendoza - (225) 473-5504.

Your savings federally insured to \$250,000

NCUA

National Credit Union Administration
 A U.S. Government Agency

CFLA Credit Union
 Hours of Operation:
 Monday -Thursday, 7:30AM - 3:30PM
 Friday, 7:30AM - 11:00AM
 Phone: (225) 473-0331
www.cflacu.com