



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

# Newsletter

## 3rd Quarter 2020

*Bridging Your Financial Needs  
 With A Little Sunshine*



We are happy to report that as of Monday, October 5, 2020, our business operations have resumed from the Credit Union office at the CF Donaldsonville plant site.

Business hours for the remainder of 2020 are as follows:

**Monday – Thursday:** 7:30am – 3:30pm

**Friday:** Closed to customers (Appointments may be scheduled upon request, based on availability.)

In accordance with safety measures currently in place, as a result of the COVID-19 virus, all visitors are required to wear a face covering and be screened upon entrance to the building. The screening consists of a one-time, non-contact, forehead temperature reading and a few questions. Current CF Policy does not allow entry to anyone with a temperature reading above 100°F. Once cleared, the receptionist will direct you to the Credit Union office or ask that you be seated in the lobby until the Manager is ready to assist you.

Thank you all for your continued understanding and cooperation as we work together through these unprecedented times.



### It's Countdown to Christmas and Shopping Means Spending!

Take advantage of our great loan rates below and let CFLA Credit Union help to ease your financial burdens this holiday season!

Contact Dana Mitchell at the Credit Union Office for more details!

### Current Rate Schedule

#### Dividend Rate

3<sup>rd</sup> Quarter 2020 - - 0.35% 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% A PR

#### 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

## How To Get Your Home Ready For Fall



As we transition to the next season, don't forget to consider what you can do at home to prepare. Check out some of the best ways you can get your home ready for fall.

- 1. Change Your Filters...**While the regularity of how often you change your air filters at home varies, experts agree it should happen at least once a year. As you prepare for fall, your filter is a great place to start. Replacing it with a new one ensures cleaner air and less dust, mold, and other fine particles floating throughout your home. Plus, a cleaner air filter puts less of a strain on your HVAC system, which means less expensive energy costs!
- 2. Swap Out Your Summer Clothes and Bedding...**As the weather begins to cool, dig out your fall and winter clothing and bedding. Though it may not be quite the time to make the swap, you can prepare by making sure your cold-weather clothing and bedding are cleaned and ready to go when you need them.
- 3. Wash Your Outdoor Furniture...**If you have any patio or other outdoor furniture, give it a thorough cleaning so it's free of the dust, dirt, and stains that have accumulated throughout the summer. Once cleaned, you can decide whether you'll store it until next summer, shield it from fall and winter storms with weather-proof coverings, or continue using it further into the fall—just be sure to stock up on blankets!
- 4. Prep Your Entryway...**For many, fall means stomping through mud, rain, and wet leaves, which we tend to track throughout our homes if we're not careful. Get your entryway ready for the fall elements by laying down an indoor mat, and if there's space, consider setting up a shoe rack and coat hooks to keep things more organized.
- 5. Test Home Safety Devices...**As you get your home fall-ready, make sure you give special attention to your home safety devices, like your smoke alarms and carbon monoxide detectors. Many will begin using heating devices more often come fall, so it's vital your safety devices are working properly. Test them to be sure, and while you're at it, you can develop a home safety plan for yourself and those you live with.
- 6. Flip Your Rugs...**All summer, your rugs have been soaking up the sunlight through your open windows and adding warmth to your home. However, that could also mean parts of your rugs look a bit more worn and faded than the rest. Flipping them around means you can extend your rug's life and bring new life to your rooms.
- 7. Get Your Fall and Winter Tools Ready...**When the first storm of fall or winter hits, the last thing you'll want is to be digging through your tools to find the rake, snowblower, or other important items you need. Inspect your tools for any issues so you can replace those no longer working, then organize and clean them so you're ready for fall!

source: PerkSpot, 320 W Ohio St Ste #1W, Chicago, IL 60654



The Credit Union Board would like to extend a warm welcome to the following new members: Hunter Alleman, Christopher Bourg, Hunter Carmouche, Blake Elisar, Travis Kais, James M. Landry, Zachary Marroy, Jordan Ohmer, and Donavon Piper. We look forward to doing business with all of you!

### 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 Jamie Gravois - (225) 746-4864.

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, Closed (By appointment only)

Phone: (225) 473-0331

[www.cflacu.com](http://www.cflacu.com)