

W E L C O M E





I want to personally welcome you to our family. At Louisiana Federal Credit Union, our goal is to help people so that they can focus on life first. We look forward to helping you save more of your hard-earned money, while reaching your goals.

This welcome kit includes a wide variety of products and services that make banking easy. Please reach out to a member of our team if you need any help.

We know that you have options when it comes to financial solutions, and we are thrilled that you have chosen us.

Sincerely,

Rhonda D. Hotard
President, CEO

HELPING YOU GET THERE.

Over the last 80 years, we have been helping people in our community save money and live better lives. That is our mission. We're helping you get there... wherever that may be. Whether you are buying your first home, starting a business, or getting ready for retirement, we can help you reach your goals.

"For years the Credit Union has been my choice for a variety of banking needs... Every experience is easy and service is always exceptional."



RYAN
member since 1991

"Within 10 minutes of completing an auto loan application, a loan specialist called and told me I was approved."



ANTOINETTE
member since 2009

"I am a down-home guy from the River Region and I wanted to do business with someone with that same perspective. I found that with Louisiana FCU."



CHRIS
member since 2003

At Louisiana Federal Credit Union, we offer a wide variety of savings options to fit your needs. Whether you're looking to put money aside for a rainy day or saving for retirement, we are sure to have the right account for you.



SHARE SAVINGS ACCOUNT

Your key to Louisiana FCU membership. Get started with a \$5 deposit and benefit from:

- Savings dividends paid monthly
- Account insurance up to \$250,000 by the National Credit Union Administration (NCUA)



CLUB ACCOUNT

We make it easy to save for Christmas or any special occasion.

- No minimum opening deposit
- Funds are available on November 1



MONEY MARKET ACCOUNT

Get a high return on your investment without the risk of the stock market.

- Minimum balance requirement of \$5,000
- Tiered dividend rates that allow you to earn more



SHARE CERTIFICATE

Recommended when you want a higher guaranteed rate of return.

- Terms ranging from 6 to 60 months
- Dividends paid to your account monthly



INDIVIDUAL RETIREMENT ACCOUNT (IRA)

Prepare for your future. Choose from:

- Traditional
- Roth
- Educational



INVESTMENT SERVICES

Investing for the future does not have to feel impossible. That is why we have partnered with Ameriprise Financial to assist in answering those questions regarding your future financial needs. Financial Advisors are available at all branch locations. Appointments are recommended and can be made by emailing investments@LouisianaFCU.org.



YOUTH CLUB ACCOUNT

Get on the right path to financial success early. Louisiana FCU offers two youth club accounts that are exclusive to our youngest members, ages 17 and under.

CHECKING ACCOUNTS

Our checking accounts are hassle-free and tailored to meet your needs.



FREE CHECKING

When we say free we mean free truly free with no asterisk or fine print.

- No minimum balance
- No monthly service fee
- Surcharge-free national ATM network
- Free Debit MasterCard



INTEREST CHECKING

We put your money to work for you and pay you a percentage of your balance as a dividend each year.

- \$500 minimum balance
- No monthly service fee
- Surcharge-free national ATM network
- Free Debit MasterCard



REBOOT CHECKING

Recommended for members looking to rebuild their financial history.

- \$50 minimum balance
- \$10 monthly service fee
- Free Debit MasterCard
- Direct deposit required (checks are unavailable)



At Louisiana Federal Credit Union we have loan products to meet all of your borrowing needs. With local servicing and competitive rates, we'll help you find a solution that is right for you.



AUTO LOANS

In addition to great rates and flexible terms, our auto loans feature many extra benefits and add-on products to help you save.

- Financing up to 125% for new and used vehicles
- Loan terms up to 84 months are available for new vehicles and up to 72 months for used vehicles
- Direct deposit discount and green discount
- Insurance options including GAP, Credit Life, Credit Disability and Mechanical Repair Coverage



PERSONAL LOANS

Get the money you need to buy the things you want. Consider a personal loan for:

- Debt Consolidation
- Home Improvements
- Taking a Vacation
- Tuition
- Christmas Shopping
- Getting Married



XTEND LOANS

Say goodbye to payday loans. Now, there is a better way to quickly get the money you need when you find yourself short on cash.

- Loan amount up to \$500
- Fixed rate and terms up to six months



CREDIT CARDS

Give your wallet a boost and earn rewards with our MasterCard Credit Card. Our credit cards feature:

- Low fixed rates
- No balance transfer fee
- Pay with Rewards
- No annual fee
- No cash advance fee
- Fraud Protection

Ditch the tricks and traps associated with your other credit cards and take advantage of the card that puts YOUR best interest first. Learn more about our credit card options at www.LouisianaFCU.org.



HOME LOANS

Whether you're purchasing your first home or looking to finance a second home, we have low-rate home loans designed to meet your needs.

- Vacant Land Loan
- Construction Loan
- 1st Mortgage (including FHA & VA)
- Home Equity
- First Time Home Buyer Program

Plus, you'll receive personal guidance and local service from our Home Loan Specialists.

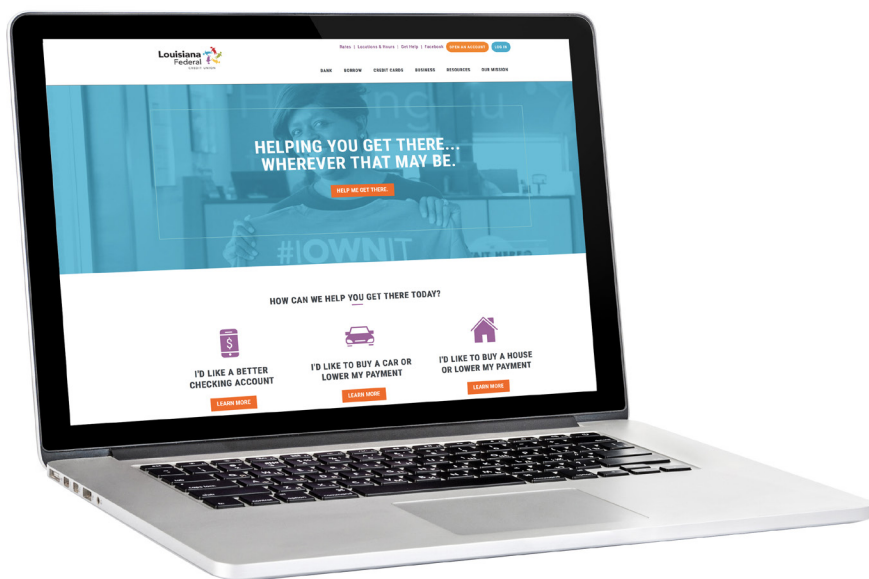


HOME EQUITY LINES OF CREDIT (HELOC)

Use the equity in your home to tackle remodeling projects, consolidate debt, pay tuition expenses and more. The choice is yours!



Whether you're on the go or simply too busy to make it to the branch, Louisiana Federal Credit Union's electronic services can simplify your banking needs.



ONLINE BANKING

Enjoy 24/7 account access. Our free online banking service allows you to:

- View account history
- Transfer funds between accounts
- Make loan payments
- Set up account alerts
- Create budgets

To access Online Banking, simply visit www.LouisianaFCU.org and enter your username and password. Questions? Give us a call at (985) 652.4990.



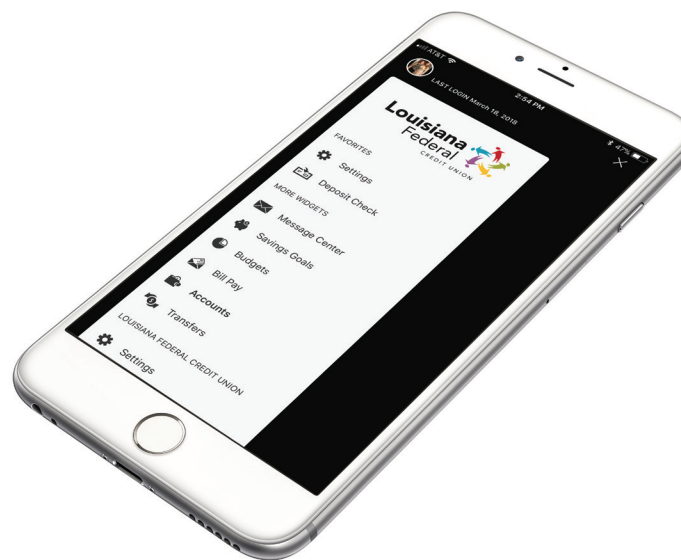
BILL PAY

Use our free online bill pay service and take the hassle out of paying your bills. With a click of your mouse, you can add payees and set up recurring or one-time payments. No more writing checks or buying stamps.



eSTATEMENTS

Go green today and sign up for electronic statements. You will enjoy quicker access to your statements and your choice to view, print or save a full year of account statements.



MOBILE BANKING

On the go? Enjoy convenient access to your account information 24 hours a day, seven days a week, from any mobile device. Download our free mobile app or access your account through your mobile web browser.



MOBILE BANKING APP

Louisiana FCU's mobile banking app is available for iPhone and Android mobile devices. Simply download the app from the iTunes App Store or Google Play, and enter your online banking credentials to:

- Check account balances
- Transfer funds between accounts
- Pay bills on the spot
- Deposit checks using your camera



CALL24

This convenient service is available 24 hours a day, 365 days a year. Our automated phone teller allows you to transfer funds, pay loans, check balances and more. Dial (985) 651.0024.



DIRECT DEPOSIT

Automatically deposit your paycheck into your checking or savings account without ever stepping foot in a branch. That means less time waiting in our lobby... and more time doing the things you love. To sign up, give us a call at (985) 652.4990.



BUSINESS SERVICES

At Louisiana Federal Credit Union, it's our business to help you succeed in yours. Whether you are looking to start a new business or you own an established company, we can help you reach your goals. Learn more about our business products and services online.

FEE FORGIVENESS

Fee Forgiveness refunds the NSF or Overdraft Privilege fee if your checking account is short by \$10 or less.

FINANCIAL LITERACY WORKSHOPS

Improve your financial health by attending one of our free monthly workshops. Topics include budgeting, social security, auto buying, and more. Save your seat for our next workshop online.

FRAUD PROTECTION

Credit and debit card fraud is at an all-time high. Visit us online to register your Louisiana FCU debit and credit cards and receive SMS alerts whenever we detect potential fraud.

INSURANCE

Exclusively for credit union members, TruStage plans and policies offer affordable rates to fit your budget, and they provide excellent coverage. Policies include:

- Life Insurance
- Auto Insurance
- Health Insurance
- AD&D
- Property Insurance

OVERDRAFT PROTECTION

Louisiana FCU checking accounts can be enhanced with Overdraft Protection. This service transfers funds from another source that you may have in order to pay an item and to prevent the account from becoming overdrawn.

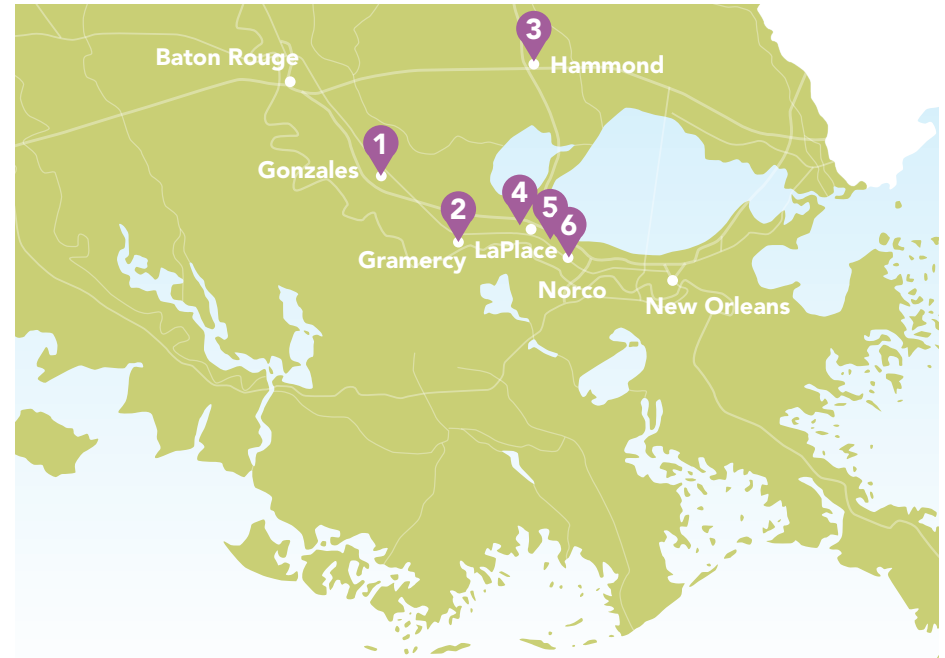
OVERDRAFT PRIVILEGE

Overdraft Privilege allows a qualified account to go negative in order to pay an item. This allows you to overdraw your account up to a disclosed limit for a fee in order to pay a transaction.

SKIP-A-PAY

Take a break from your monthly loan payment with skip-a-pay.

- Requests must be received at least 15 days prior to loan due date
- Excludes all real estate loans, tuition loans and credit cards

**1 Gonzales Branch**

38307 Highway 30
Gonzales, LA 70737

2 Gramercy Branch

1643 LA Highway 3125
Gramercy, LA 70052

3 Hammond Branch

42162 Veterans Avenue
Hammond, LA 70403

4 LaPlace Branch

350 Belle Terre Boulevard
LaPlace, LA 70068

5 Mortgage & Business Services Center

805 Robin Street
LaPlace, LA 70068

6 Norco Branch

15689 Airline Drive
Norco, LA 70079

SHARED BRANCHES & ATMs

Louisiana FCU is a member of the CO-OP Shared Branch network. No matter where you travel, you can access your account at over 5,000 credit union branches and over 30,000 surcharge free ATMs.

Text a zip code to 91989 to find a nearby ATM and Shared Branch Locations.

WIRE TRANSFERS

Wire transfers offer a fast way to move money. We facilitate incoming and outgoing wire transfers domestically and internationally.



