

# MONEYtalk

Q2-2014

You could  
win an ATV!

*Continued on page 3.*



*Go further.*

### **Holiday Closings:**

Monday, May 26 - Memorial Day

### **Table of Contents:**

- 2 Free Seminars • Congrats, Graduates • DLFCU FAQ
- 3 ATV Giveaway • Don't Forget • Tuition
- 4 See You There • Tax Refund: How to spend it wisely  
Financial Management Tips • Theater Baton Rouge • Special Offer



# DLFCU

DOW LOUISIANA FEDERAL CREDIT UNION

# FREE Seminars!

If you are thinking about buying or building a home, you do not want to miss our FREE seminars:

## Home Buyer Seminar

Juban's Restaurant

April 5, 2014

11:00 am - 1:00 pm

## Construction Loan Seminar

Juban's Restaurant

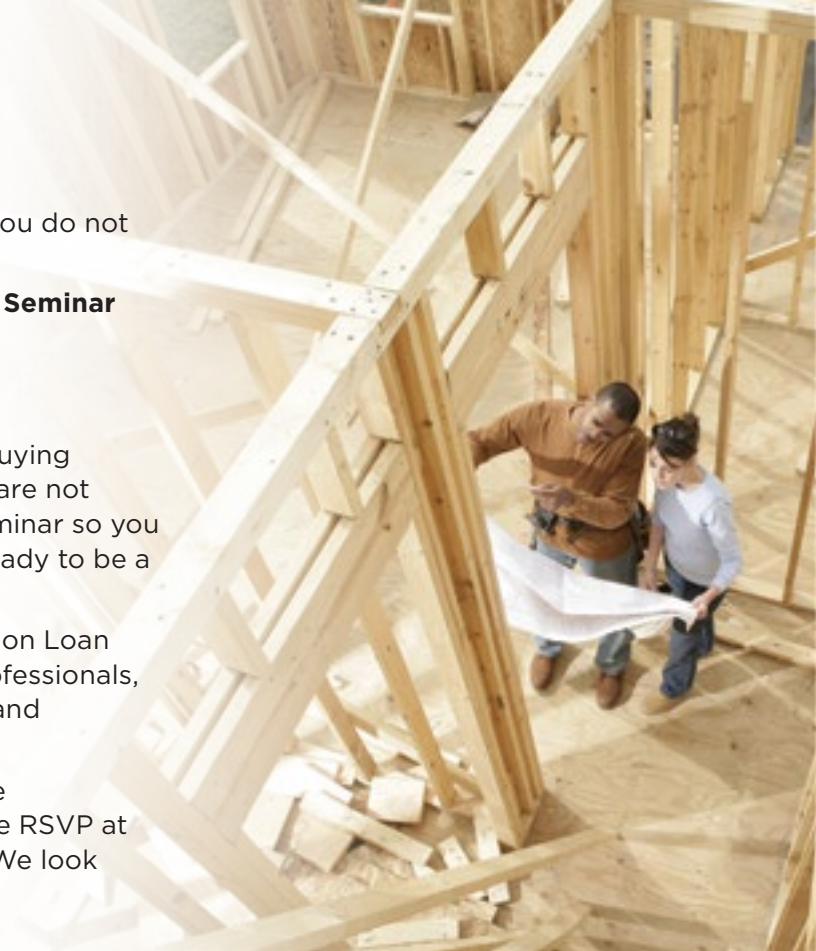
May 3, 2014

11:00 am - 1:00 pm

Our Home Buyer Seminar will cover and explain the buying process from beginning to end. Even if you think you are not financially ready to purchase a home, come to our seminar so you can prepare for the future...you might find you ARE ready to be a home owner!

If you are considering building a home, our Construction Loan Seminar is right for you. We will have experienced professionals, from appraisers to realtors, answering any questions and concerns you may have.

Both seminars are open to the public and there will be refreshments and door prizes, so bring a friend! Please RSVP at [dlfcu.com](http://dlfcu.com) or call (888) 369-2207 as space is limited. We look forward to seeing you there!



## Congratulations, Graduates!



What better way to say "Congratulations" than with a DLFCU Visa® gift card? They can be loaded with any dollar amount and can be used anywhere Visa® is accepted. It fits all sizes and is exactly what your graduate wants and needs. They can be purchased at any of our convenient locations.

While in the branch, ask about our vacation loans. Every grad is looking forward to their senior trip and it's just around the corner!

## DLFCU FAQ:

### Q: I did not receive my tax notice in the mail. Where is it?

A: If you are an eMember, meaning you are enrolled in Online Banking, your tax notices are available through ePAL. To view your tax notices (1098 and 1099-INT), log into ePAL and click on the "flashing" notice icon on the right hand side of your screen or click on the Accounts tab and then on the eNotices subtab. You should see your tax forms there. If you incur any issues accessing your forms or have any questions, please contact a Member Service Representative at (888) 369-2207.

### Q: The interest rate on my credit card just went up unexpectedly AGAIN! Needless to say, I'm looking for a new card. Can DLFCU help?

A. YES! DLFCU's Platinum and Titanium Visa® Cards are no-strings, no-hassle cards you can trust. We won't lower your credit limit on a whim, and we won't surprise you with a new interest rate. **We give you a fixed rate that starts out low — and stays that way.**

Continued from page 1

## Feature Story:

# ATV Giveaway

Have the time of your life this summer on a brand new FREE ATV, provided by us! Yes, free! It's easy to enter. Simply apply for any type of loan\* for any dollar amount now through July 31, 2014 to enter. That's it! With a DLFCU loan, you can expect to receive:

- A chance to win a FREE ATV
- Extended Warranty
- An EASY & QUICK application process
- A LOW rate\*
- GAP Insurance
- Flexible term limits

If you have been considering making a large purchase, now is the time! To apply for your loan and a chance to win our FREE ATV, call your DLFCU Representative today at (888) 369-2207, visit one of our convenient locations or visit us online at [dlfcu.com](http://dlfcu.com) for more information about any of our products or services.

Also, if you have any friends or family considering becoming a DLFCU member, be sure to let them know any new membership applications between now and July 31, 2014 enter them into the contest, too! It's never been a better time to be a part of the DLFCU family!

\*The ATV Giveaway is sponsored by DLFCU. Contest is open to the public and free to enter. All membership and loan applications are acceptable to be considered, one entry per membership. Must be 18 years of age or older to win. Participants can enter by completing a membership application and/or loan application in the branch or online. The winner will be determined by random drawing. The winner will be announced Monday, August 4, 2014 via telephone. All loan approvals are based on standard loan underwriting guidelines and credit-scoring benchmarks. Actual rate may vary based on credit score.

\*\*Pictured ATV is not the actual ATV for giveaway. Actual ATV is a Honda Rancher 4x4 420cc valued at \$5,500 and taxes will be paid by the winner upon title transfer. No cash option.



## Don't Forget!

Tuesday, April 15 is the last day to make an IRA contribution!



## Tuition

While students are anxiously waiting to relax this summer, you may be stressing out on how to pay next school year's tuition... which is due NOW!

Don't worry, we're here for you. We offer tuition loans that not only offer up to 12 months financing, you can also expect:

- Low, fixed APR\* rates
- Terms up to 12 months
- Loan discounts available

Apply online at [dlfcu.com](http://dlfcu.com), visit a branch or call (888) 369-2207 for more information.

## Member Services

### DEPOSIT ACCOUNTS

Personal Savings Accounts  
Personal Checking Accounts  
Interest-Bearing Accounts  
Holiday Club Accounts  
Hi-Yield Money Market Accounts  
Certificates and IRAs (Regular & Jumbo)  
Business Checking Accounts

### CONSUMER LOANS

New & Used Cars, Trucks & SUVs  
New & Used Boats  
Motorcycles, RVs & ATVs  
Secured & Unsecured Loans  
Educational Loans  
Full Line of Visa® Credit Cards

### MORTGAGE LOANS

Conventional First Mortgages  
Construction - Perm Financing  
Fixed & Adjustable Rates  
Second Mortgage Loans  
Home Equity Lines of Credit  
Land, Lot & Acreage  
Mobile/Manufactured Homes

### BUSINESS LOANS

Commercial Real Estate  
Lines of Credit  
Working Capital for Inventory  
Fleet Vehicle Financing  
Business Titanium Visa®  
SBA Approved Lender

### BUSINESS SERVICES

Tiered Checking Accounts  
Monthly Earnings Credits  
Same Day Credit on Deposits  
Business Checks & Accessories  
FREE Online Banking  
Full Line of Merchant Services  
Currency Management  
Business Rewards Program  
Local Support & Service  
ONLINE SERVICES  
FREE Online Banking  
FREE eStatements  
FREE Online Bill Pay  
View Cleared Checks Online  
Visa® Online Statements  
Online Mortgage Account Management  
Electronic Account Alerts  
Secure Messaging  
Scheduled Transfers  
Check Reorders  
Mobile Banking

### FINANCIAL SERVICES

Investments - Mutual Funds, Annuities, Stocks, Bonds  
Estate Planning  
Brokerage Accounts  
Retirement Plans  
Individual Retirement Accounts  
Insurance Products  
Financial Planning for Businesses

### CONVENIENCE SERVICES

Instant-Issue Debit Cards  
Extended Hours of Operation  
Multiple FRC Locations  
Full-Service Call Center  
Fee-Free ATM Network  
Western Union Partner  
Free Debit Card Issued Instantly  
24-Hour Telephone & Online Access  
Direct Deposit  
Night Deposit  
Notary Service  
Money Orders  
Certified Checks  
Wire Transfers  
Overdraft Protection  
American Express® Traveler's & Gift Checks



## DLFCU Contact Information

MAIN PHONE NUMBER  
(225) 353-8238  
Toll free: (888) 369-2207

MAIN FAX NUMBER  
(225) 353-6387

WEBSITE  
www.dlfcu.com

### PLAQUEMINE, BATON ROUGE AND GONZALES HOURS

Monday - Friday: 7:30 am - 7:30 pm  
Saturday: 9:00 am - 5:00 pm

### WALKER AND CENTRAL HOURS

Monday - Friday: 9:00 am - 6:00 pm  
Saturday: 9:00 am - 1:00 pm

PLAQUEMINE FRC  
21925 Highway 1 South

BATON ROUGE FRC  
6725 Siegen Lane

GONZALES FRC  
1051 Airline Highway

WALKER FRC  
28645 Walker South Road

CENTRAL FRC  
10513 Sullivan Road

GENERAL MAILING ADDRESS  
PO Box 738  
Plaquemine, LA 70765

GENERAL EMAIL  
dlfcu@dowlafcu.org

LOST/STOLEN CREDIT CARD  
(800) 654-7728

LOST/STOLEN DEBIT CARD  
(888) 918-7725

## DLFCU Board of Directors

Joey Justice, Board Chair  
(225) 353-6586 or jjustice@dow.com

Lance Parker, Treasurer  
(225) 353-6851 or lwparker@dow.com

Robbie Bagaley, Secretary  
(225) 309-0230 or  
robbie.bagaley@dexcopolymers.com

Roberta Avery, Director  
(225) 955-0939 or rarobbie@cox.net

Edmond Jordan, Director  
(225) 413-2467 or edmond.jordan@gmail.com

Mary Overall, Director  
(919) 521-5926 or mfoverall@gmail.com

Stephan Pierre, Director  
(985) 783-4762 or BSPierre@dow.com

Michael T. Samuel, Director  
(225) 936-6777 or mtsamuel@cox.net

Kenith Woodall, Director  
(225) 756-4548 or klwood111@cox.net

## Tax Refund: How to spend it wisely

Regardless of how little or how much you receive from your tax refund, the infamous question is, "How will you spend it?" Let us suggest some of the wisest ways to make your tax refund benefit you best.

- **Pay off Credit Cards** - Pay the balances off on the cards with the highest interest rates first.
- **Christmas Account** - Avoid using your credit card or getting a loan to afford Christmas this year by opening a Christmas Savings Account.
- **IRAs** - Invest in your future with an IRA and possibly gain a tax deduction for next year.
- **Reliable Transportation** - Put a down payment on a new vehicle or make necessary repairs needed for your current car.
- **Home Repairs/Improvements** - Your home is most likely your most valuable asset. Keep it up-to-date and functioning to ensure you get the biggest return possible when it is time to sell.

DLFCU can help you with all of these financial decisions. If your credit card balance exceeds the amount of your refund, transfer your balance to a DLFCU Visa® credit card for a low FIXED APR\* rate, zero balance transfer fees and no annual fees. We also offer new and used auto loans, Roth and Traditional IRAs and Christmas Club Accounts. In addition, we offer Home Equity Line of Credit loans that are not limited to home improvements. Our HELOC comes with a HELOC Visa® card attached to the loan to make purchasing ANYTHING easier; no purchase is too small!

Whatever your need is, we're here for you! Call your DLFCU Representative today at (888) 369-2207, visit one of our convenient locations or visit us online at dlfcu.com for more information about any of our products or services.

\*APR = Annual Percentage Rate. All loan approvals are based on standard loan underwriting guidelines and credit-scoring benchmarks. Actual rate may vary based on credit score. The APR for purchases, cash advances and balance transfers will be disclosed at the time of credit approval.

## THEATER BATON ROUGE'S SPECIAL OFFER FOR DLFCU MEMBERS:

DLFCU Members are receiving a discounted rate on Theater Baton Rouge's upcoming performances:

### "YOU CAN'T TAKE IT WITH YOU"

May 2 - 18, 2014

### "ANNIE"

June 6 - 22, 2014

For more information on the shows, visit [www.brlt.org](http://www.brlt.org). Please call the box office at (225) 924-6496 and mention DLFCU to purchase your tickets.

## SEE YOU THERE!

DLFCU is going to be out and about the next couple of months and we hope to see you around!

### WEST BATON ROUGE RELAY FOR LIFE

Brusly High School  
April 11, 2014  
5:30 pm - 5:00 am

### LIVINGSTON CHAMBER EXPO

Suma Center  
May 7, 2014  
3:00 pm - 7:00 pm

## Financial Management Tips:

DLFCU has the tools you need to help manage your finances.

DLFCU offers a personal finance management tool called eBudget, which is a FREE money management software built right into ePAL Online Banking. It is an easy-to-use budgeting tool designed to provide you with a complete view of your DLFCU accounts. With eBudget, you can set budget goals and track your spending more accurately. You can even assign categories for each transaction to get a clear picture of your household spending.

Simply log in to ePAL Online Banking and click on your Share Draft account, then click the "Categories" icon located on the main Account Center page to get started. If you experience issues or have any questions, feel free to contact us via eChat or call us at (888) 369-2207.

