



NEW ORLEANS
FIREMEN'S FEDERAL
CREDIT UNION

QUARTERLY INTERESTS

OCTOBER/NOVEMBER/DECEMBER 2018

Annual Membership Meeting

As 2018 draws to a close, we are already planning our 2019 Annual Membership Meeting and electing our credit union's leaders. Please take the time to vote and to attend our Annual Membership Meeting. The date and venue will be announced at a later date.

This year there are three positions up for re-election on the board, and each new director will serve a term of three years. Election results will be announced at the Annual Membership Meeting. All candidates must be at least 18 years of age and must be a NOFFCU member in good standing. Anyone interested in running should contact one of the following Nominating Committee members before midnight on October 31, 2018. Joseph Jurisich (Chairman), Donald Bock, John Hoolahan, Joe Carter, Earl Juneau, Judy DeLuca, Dionna Marino, and Vickie Wilson. Call 504-889-9090 or 800-647-1689.

Join Us for National Taco Day October 4

NATIONAL TACO DAY!
Enjoy a taco while supplies last!
Thank you for your business!

International Credit Union Day Thursday, October 18

Celebrate the spirit of the global credit union movement. International Credit Union (ICU) Day[®] has been celebrated on the third Thursday of October since 1948.

Find Your Platinum Lining in Credit Unions!

This year, we're celebrating International Credit Union Day's platinum anniversary, a chance to look back after 70 years and be thankful for the lives and communities that have been improved by the unique principles and actions of our movement.

Social Media Contest: Members are encouraged to share their stories on facebook on how the credit union has made a difference in their lives. By posting their stories, they will be entered for a chance to win a \$25.00 Visa[®] gift card. We will have 4 winners.



Member Spotlight



Before joining NOFFCU, we had several accounts at several banks. NOFFCU allowed us to move all of our accounts to one place. We also have purchased 2 vehicles through the Credit Union. Meka Toups really went above and beyond to assure that we got the best rates. She introduced us to the Kasasa Auto Loan and we financed our latest vehicle with it. Meka also offered suggestions to make sure we were getting quality vehicles. We are truly happy with OUR NOFFCU!! – Walter A.

Holiday LOAN
\$1500⁰⁰ for 12 months at 15.00% APR*
Call or Apply Online
800.647.1689 • noffcu.org
FIREMEN'S FEDERAL CREDIT UNION

Apply Online at noffcu.org or call 504-889-9090 & press 1

* \$30.00 non-refundable application fee APR = Annual Percentage Rate. 15.00% APR based on 12 month term. 12 months at 15.00% APR = \$135.35 per \$1,500 borrowed. Member must have direct deposit for the past six months with NOFFCU and be in good standing. Direct deposit equates to 51% or more of net check. No active bankruptcy status. No delinquent history or negative accounts with NOFFCU within past six months. Not eligible for Holiday Loan if member has an open Rescue Loan. Contact NOFFCU for complete details. Select Employee Group employees must have one direct deposit post prior to loan and be on the job for six months. Offer good through December 31, 2018. Federally Insured by NCUA.

Kasasa® Loans at NOFFCU!



MAKE WITHDRAWALS... FROM YOUR PERSONAL LOAN.

Pay ahead and take back any extra, at any time, exclusively with a **Kasasa Loan™**.

Loan Description: A Kasasa Loan is an innovative fixed rate, fixed term loan that provides consumers with an opportunity to lower their overall interest expense or create an open-end, revolving line of credit, by making payments that are in excess of the loan's scheduled monthly payments. Unlike traditional loans, consumers who have met each of their required scheduled payments, can borrow against these excess funds - at the same interest rate as their initial Kasasa Loan - to address

unexpected needs (i.e. car repairs, health issues) or take advantage of opportunities (i.e. college acceptance) that may arise. The loan's available credit limit will be specified in each periodic statement issued by our institution. Loan Rates & Term: Kasasa Loans are subject to credit approval by our institution. Many factors affect credit approval and the interest rate you may receive. Upon approval of your application, your loan's Annual Percentage Rate (APR) will be established and will not change throughout the life of your loan. Should your application be approved, your Kasasa Loan will begin on the day you sign our loan agreements and will continue until the maturity date or until you have a zero balance in your loan account. Loan Interest Charges & Fees: Interest will begin to accrue, with no grace period, on the date advances are posted to your loan. We use the daily balance method to calculate the interest on your account. Your daily balance is determined by adding any new advance, charges or unpaid accrued interest to the day's beginning balance and then subtracting any payments or credits that are made. We determine your interest charges by applying a daily periodic rate (i.e. APR / 365) to each daily balance within a billing cycle. In addition to interest, you will also be charged a maximum fee of \$15.00 when you are late on a scheduled payment and a fee of \$31.00 for every payment that is returned due to insufficient funds. Application of Loan Payments: All payments are applied first to any accrued interest, then to the loan's principal, then to any outstanding fees and finally to create or retire the loan's revolving line of credit. Additional Information: Credit Union Membership restrictions may apply. To qualify, a borrower may be at least 18 years old and must meet our institution's underwriting requirements. Not all borrowers receive the lowest rate. To qualify for the lowest rate, you must have a responsible financial history and meet other funding criteria. If approved, your actual rate depend on a variety of factors including the term of the loan, your financial history, years of professional work experience, income and other factors. Rates and terms are subject to change at any time without notice, subject to legal restrictions. Contact one of our credit union loan representatives for additional information, details and loan application. Kasasa and Kasasa Loans are registered trademarks of Kasasa Ltd., registered in the USA.

NOFFCU
(504) 889-9090
1-800-647-1689
www.noffcu.org

Hotline, Audio Response
(504) 889-9080
1-800-292-3232

Metairie Branch
4401 West Napoleon Ave.
Metairie, LA 70001
Monday - Thursday: 8am - 4pm
Friday: 8am - 6pm
Saturday: 9am - 1pm

Slidell Branch
1512 Gause Blvd.
Slidell, LA 70458
Monday - Thursday: 8am - 4pm
Drive-up til 4:30pm
Friday: 8am - 6pm
Saturday: 9am - 1pm

Westbank Branch
The DeGaulle Center
5163 General DeGaulle, Ste. F
New Orleans, LA 70131
Monday - Thursday: 8am - 4pm
Friday: 8am - 6pm

St. James Branch
1901 LA Hwy 3125
Lutcher, LA 70071
Monday - Thursday: 8am - 4pm
Drive-up til 4:30pm
Friday: 8am - 6pm
Saturday: 9am - 1pm

Mandeville Branch
238 Lafitte St.
Mandeville, LA 70448-5825
Monday - Thursday: 8am - 4pm
Friday: 8am - 6pm

Picayune Branch
1620 Goodyear Blvd., Ste. C
Picayune, MS 39466
Monday - Thursday: 8am - 4pm
Friday: 8am - 6pm

Lockport Branch
702 Lafourche St.
Lockport, LA 70374
Monday - Thursday: 8am - 4pm
Friday: 8am - 6pm

Mid-City Branch
3840 Canal St., Ste. 3
New Orleans, LA 70119
Monday - Thursday: 8am - 4pm
Friday: 8am - 6pm

Bogalusa Branch
205 Arkansas Ave.
Bogalusa, LA 70427
Monday - Friday: 9am - 5pm

Federally Insured by NCUA



Car Buying Service

As a not-for-profit, we are here to save our members money, and our TRUECar® powered Car Buying Service is here to do just that.

The New Way to Buy a Car. - Quickly find your next vehicle with Auto Link™, powered by TrueCar®. Auto Link™ allows you to research vehicles, find local dealers, take virtual test drives, and more.

See What Others Paid for the car you want and secure your guaranteed savings before even visiting a dealership.

Price Reports and Research Tools - Access unlimited free price and market reports. Plus, compare features, see pictures, view videos, read reviews, and check your trade-in value.

Certified Dealer Network - Lock in your savings and enjoy a hassle-free car buying experience by working with a local TrueCar® certified dealer.

Get a free 3-year membership to myEZ Car Care® with your auto loan through NOFFCU.

Buy with Confidence. - Research what others paid for the new car you want, or check used car prices before you ever talk to a dealer.

Enjoy Guaranteed Savings. - Get an exclusive no cost, no obligation Price Protection Certificate, featuring a summary of your car with your low, upfront price and the dealer's contact information. Bring it with you to the dealer for an easy and hassle-free purchase.

Go to noffcu.org for more information.



Give the Perfect Holiday Gift

Give the gift to please everyone! Our VISA® gift cards are available at all branch locations.



Get Your Picture Taken with Santa

St. James - Friday, Dec. 7th - 4:00pm to 6:00pm
Picayune - Friday, Dec. 7th - 3:00pm to 5:00pm
Metairie - Friday, Dec. 14th - 4:00pm to 6:00pm
Slidell - Friday, Dec. 21st - 3:00pm to 5:00pm



Reminder...

Christmas Club money will be transferred into your regular share account on November 1st.

Holidays

All Branches will be closed

Mon., October 8
Columbus Day

Thurs. & Fri.,
November 22 & 23
Thanksgiving Holiday

Mon., December 24
Close at noon

Tues., December 25
Christmas Day Observed

Mon., December 31
Close at noon

Tues., January 1, 2019
New Year's Day Observed



*Wishing you a very happy Holiday Season
and a prosperous New Year!*

From: The Board of Directors, Management & Staff