

NEW ORLEANS  
**FIREMEN'S FEDERAL**  
CREDIT UNION


# QUARTERLY INTERESTS

JULY/AUGUST/SEPTEMBER 2018



**Stay afloat this summer. Ask us about Skip-A-Pay.** Skip your loan payment\* up to two times a year!

Download a skip pay authorization form at [noffcu.org](http://noffcu.org) or call 800-647-1689. \*\$35.00 processing fee per loan skipped. Certain restrictions apply.




**IT'S TIME TO LOOK AT LOANS DIFFERENTLY.**

Introducing the Kasasa Loan™, the only auto loan with take-backs™.

When your loan has take-backs, you have options:

- Pay extra to shorten the term and save on interest.
- Take back extra cash at any time. No penalties.
- Manage your loan via a mobile-friendly dashboard.
- See the impact of changes before you make them.

[www.noffcu.org](http://www.noffcu.org)



**KASASA LOANS™ TAKE BACK BANKING™**

## BACK TO SCHOOL LOAN SPECIAL

**BORROW \$1,500<sup>00</sup> for 12 months 15.00% APR\***

**Apply Now!**  
Stop by your nearest branch, call 800-647-1689, or apply online at [noffcu.org](http://noffcu.org).



\* \$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 Back to School 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 September 29, 2018. Insured by NCUA.

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 & Terms: 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 your 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 advances, 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 must 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 depends 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 trademarks of Kasasa, Ltd., registered in the U.S.A. | "Take back banking" is a trademark of Kasasa Ltd., registered in the U.S.A.

### Member Spotlight



This credit union has made such a positive change in my life. When I needed a car, they were the only place willing to finance me. I would refer everyone I know here. I feel like they gave me a second chance on life! – Jessica S.

## Reaching New Heights

NOFFCU awarded ten individual \$1,000 scholarships to deserving student members. Firemen's FCU Staff hosted a luncheon to present the awards. Congratulations to the 2018 recipients.



From L to R: Employees: Kym C. and Paula B.  
Recipients: Chelsey B., Mya C., Erick B. Jr., Kacie R., Breigh P., Sarah J., DeStandreana N., and Irvin F. IV.  
Not pictured: Hollyn G. and Grace D.

NOFFCU  
(504) 889-9090  
1-800-647-1689  
www.noffcu.org  
Hotline, Audio Response  
(504) 889-9080  
1-800-292-3232

## cuScholar Private Student Loans

Powered by: **LendKey**

Low Rates  
Great Benefits

Easy to Apply  
Quick Approval

**Borrow as little as \$2,000.**  
Pay for ALL qualified education expenses  
including tuition, books, room & board,  
and even computers!



**Call 888.549.9050 or apply online at  
www.Lendkey.com/studentloans/noffcu**

Private student loans should be used as supplemental funding after exhausting all other sources of financial aid including grants, scholarships, and federal loans. Federal loans offer more attractive terms when compared to most other borrowing options, including private student loans. For more information on federal loans, visit <http://www.fafsa.ed.gov>.

## Do You Need Credit Coaching?

NOFFCU Offers Free Financial Coaching Services.



Paige Carbone, CCUFC

We offer free one on one financial coaching to assist with achieving your financial goals. We can help you manage a spending plan, create a personal budget, set goals for long term and short term, reduce debt, and improve your credit.

If you are interested in learning more about our Free Financial Coaching services, contact contact Paige Carbone at 504-889-6956 or email [paigec@noffcu.org](mailto:paigec@noffcu.org) to schedule an appointment.

### Holiday Schedule

Independence Day  
Wed., July 4th  
**CLOSED**

Labor Day  
Mon., Sept. 3rd  
**CLOSED**

**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

