

THE WESLA FEDERAL CREDIT UNION WHAT YOUR BANK OUGHTA BE TELLER

A Publication of WESLA Federal Credit Union - Quarterly Newsletter



4TH QUARTER FEDERAL HOLIDAY CLOSINGS

Monday, October 14, 2019 – Columbus Day
Monday, November 11, 2019 – Veterans Day
Thursday, November 28, 2019 – Thanksgiving Day
Tuesday, December 24, 2019 – Christmas Eve Hours 9am-1pm
Wednesday, December 25, 2019 – Christmas Day
Tuesday, December 31, 2019 – New Year's Eve Hours 9am-1pm
Wednesday, January 1, 2020 – New Year's Day

Together with our members, WESLA FCU raised \$567 for Children's Miracle Network. All funds will be disbursed directly to the Local Children's Miracle Network Hospital! Thank you to all who donated to this wonderful cause!



**Children's
Miracle Network
Hospitals**



International Credit Union Day (ICU Day) is more than just an opportunity to celebrate with our members, but also a day to celebrate for the member. On October 17th, credit unions across the globe will come together to remind their communities that when we make an impact locally, we can spark change on a global scale. Stop by one of our branches for a sweet treat to say thank you for being a member of WESLA Federal Credit Union!



**Explore
Data**
with the FTC

As part of its continued efforts to help make the Do Not Call (DNC) data it collects more transparent and easier for consumers

to use, the Federal Trade Commission today announced the debut of a new interactive public web page containing a wealth of information about the National DNC Registry and unwanted telemarketing robocalls. The page allows consumers to search the data interactively, for example, by clicking on a specific state or county. The information will be updated quarterly. In the past, similar DNC and robocall complaint data was only available to the public annually in the FTC's Do Not Call Data Book. Using a Tableau Public interface, consumers can now access reports about the number of DNC and robocall complaints filed from their state and see how that information compares with complaints filed by consumers in other states or nationally. Users also can do specific searches to determine what types of telemarketing calls consumers are reporting, such as live calls versus robocalls. In addition, because consumers often specify the

type of telemarketing call, they are reporting, users can explore the database by topic. Finally, the new page will let users search for the types of calls that are currently prompting the most complaints to the Commission and track the complaints over time to look for trends in the data. The page also contains the more basic DNC and robocall statistics the FTC collects, including the number of consumers with numbers on the Registry, the number and types of entities that are accessing the Registry to scrub their call lists, and the number of robocall complaints by month.

Explore the FTC's Do Not Call data, fraud data, and identity theft data by visiting ftc.gov/explore-data. The Federal Trade Commission works to promote competition and protect and educate consumers. You can learn more about consumer topics and file a consumer complaint online or by calling 1-877-FTC-HELP (382-4357). Like the FTC on Facebook, follow us on Twitter, read our blogs, and subscribe to press releases for the latest FTC news and resources.

Products & Services

SHARE SAVINGS ACCOUNTS

INDIVIDUAL RETIREMENT
ACCOUNTS

PLATINUM VISA CREDIT CARD

TOUCH-TONE TELLER

FREE CHECKING ACCOUNTS

SHARE CERTIFICATES

CONSUMER LOANS

VISA DEBIT CARD

ON-LINE BANKING
WITH FREE BILL PAY

LINE OF CREDIT

E-STATEMENTS

MOBILE BANKING

MORTGAGE LOANS

UCHOOSE REWARDS

MOBILE CHECK DEPOSIT



Homes for Heroes

Your Service Deserves Rewards

Military (Active/Veteran), Law Enforcement, Firefighters, EMS, Teachers, Healthcare Workers

As WESLA's way to say Thank you, we will make your
First Payment* on your New or Refinanced home with us!

Offer valid September 1, 2019- December 31, 2019



CALL US TODAY (318) 687-8700

www.wesla.org

WESLA NMLS# 712173

Kaitlyn Porter NMLS# 1788883



*First Payment includes Principal payment only. Interest, fees, insurances and all taxes are the responsibility of the member. Must have proof of profession to qualify. Rates depend on credit. Some restrictions may apply. Not every member will qualify for lowest rate or longest term. We do business with in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act. Federally insured by the NCUA.



MOBILE CHECK DEPOSIT IS NOW LIVE! PLEASE LOG ON TO YOUR WESLA MOBILE APP AND CLICK ON THE DEPOSIT LINK TO ACCESS THIS FEATURE!

Depositing
a check is
no longer
an errand.

Save a trip to the branch.
Deposit from anywhere.

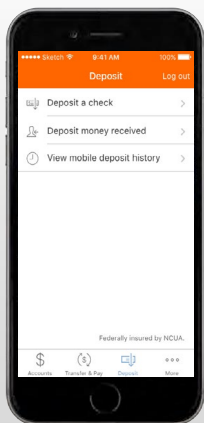


MOBILE DEPOSIT CHEAT SHEET

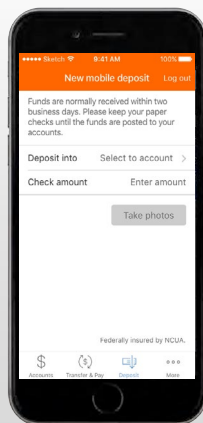
MAKING A DEPOSIT WITH OUR MOBILE BANKING APP IS QUICK, CONVENIENT AND SECURE

GETTING STARTED WITH MOBILE DEPOSIT

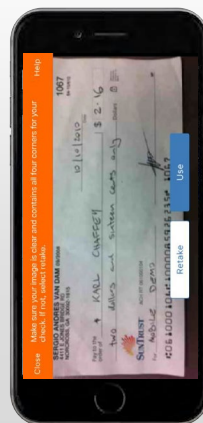
After logging in, tap the "Deposit" tab in the menu bar at the bottom of the screen. From here, you can deposit paper checks with just a few taps.



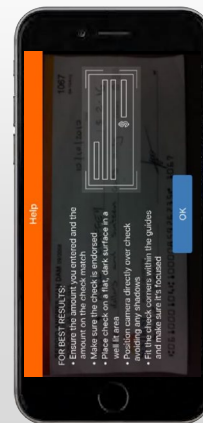
To deposit a check, begin by endorsing the back of the check. Then, select "Deposit a check" from the deposit screen. Choose the account to make the deposit and enter the amount. Next, tap "Take photos" to proceed.



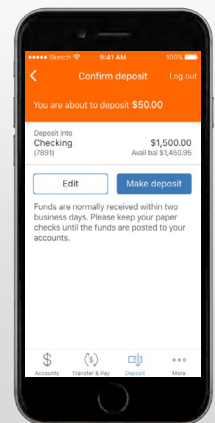
Take a photo of the front and back of your check following the instructions.



If you need assistance taking your photos, tap "Help" on top right hand side of the screen. This button will prompt you with instructions on how to get the best results when taking images of the front and back of the check.



After taking the photos, tap the "Make deposit" button to complete the process. This will confirm the amount and the account to make the deposit in. You can check the status of your deposit at any time.

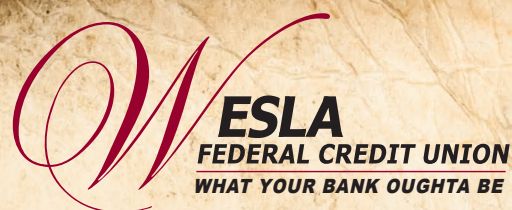


Screenshots are for illustrative purposes only. Exact functionality may vary by financial institution.

FOR MORE INFORMATION ON HOW TO USE THIS NEW PRODUCT GO TO
WWW.WESLA.ORG FOR A TUTORIAL



5 FINANCIAL GOALS FOR WESLA MEMBERS THIS FALL.



Use **WESLA FCU products and services** to strengthen your financial goals this Fall season! To soften the monetary budgeting woes this calendar season consider:

1. Building an Emergency Fund using a **WESLA special savings account**. Simply transfer monies from your checking or savings account on a regular basis. If you receive direct deposit, have funds automatically transferred into your special savings account each payday.
2. Boosting your retirement savings by maximizing contributions to your 401-k or employer pension plan. If you don't have access to those, consider contributing a minimum of \$25 monthly to a **WESLA FCU ROTH or Traditional IRA**.
3. Budgeting for Black Friday. Perhaps set financial perimeters on your holiday shopping now by transferring monies from your **WESLA FCU checking account** to an account specifically established for Christmas shopping. The hard part is to stick to what you initially set up!
4. Preparing for open enrolment. If you have a health plan through work or a health insurance exchange, use this period to assess your benefits. Open enrolment is typically in October or November.
5. Using technology through WESLA's website or app to track your financial progress. You can transfer funds to accounts designated for shopping. Review your purchase amounts by reviewing your account history. Pay your **WESLA FCU VISA**. Make mobile deposits directly to your accounts.

By using these simple products and services, almost anyone can make it though the end of the year and holidays without a "financial hangover", otherwise known as "bills and debt"!

CREDIT UNION

HOURS & PHONE NUMBERS

(318) 687-8700
(800) 828-6647
Fax (318) 688-8833

CALL CENTER
MONDAY - THURSDAY
8:00 AM - 4:30 PM
FRIDAY
8:00 AM - 5:45 PM

LOBBY HOURS
MONDAY - THURSDAY
9:00 AM - 4:00 PM
FRIDAY
9:00 AM - 6:00 PM

DRIVE THRU HOURS
MONDAY - THURSDAY
9:00 AM - 5:00 PM
FRIDAY
9:00 AM - 6:00 PM

* MAIN BRANCH
2921 WILLIAMSON WAY
SHREVEPORT, LA 71118

* AUTO MALL BRANCH
8650 FERN AVENUE
SHREVEPORT, LA 71105

* BOSSIER CITY BRANCH
2600 MELROSE AVENUE
BOSSIER CITY, LA 71111

SATURDAY BANKING
* AUTO MALL BRANCH
LOBBY & DRIVE THRU
9:00 AM - 1:00 PM

* CADDO PARISH COURTHOUSE
GROUND FLOOR
501 TEXAS STREET
SHREVEPORT, LA 71101
ATM ONLY

ATM LOCATIONS

7 ATM'S
Participating Murphy USA
in Caddo, Bossier, & Webster Parishes

PLEASE SEE WWW.WESLA.ORG
FOR LOCATIONS



@WESLAFUCU
WESLAFederalCreditUnion



*All Deposits from the Christmas Club Accounts
will be deposited on November 1, 2019*



Top Deals



Get more from your credit union
membership at LoveMyCreditUnion.org



**OCTOBER
BREAST
CANCER
AWARENESS
MONTH**

A REWARDS
PROGRAM THAT
ACTUALLY FEELS
REWARDING.

**uChoose
Rewards**

uChoose Rewards is a registered trademark
of Fiserv, Inc.



Member Notification from Harland Clarke

EFFECTIVE JULY 28, 2019 - All check orders will include
a standard quantity of 80 checks. All current check package
quantities of 50 will move to a quantity of 40.



2016 CHEVROLET SUBURBAN
MILEAGE 109,848 • ASKING \$35,000

GPS, Sun Roof, Entertainment System, Lane Departure Navigation
For more info: Go online or call 318-687-8700 • All Bids Accepted



**Credit Union
Service Center**
Branch Finder App

