

THE WESLA FEDERAL CREDIT UNION WHAT YOUR BANK OUGHTA BE TELLER

A Publication of WESLA Federal Credit Union - Quarterly Newsletter

1ST QUARTER FEDERAL HOLIDAY CLOSINGS

Wednesday , January 1, 2020 - New Year's Day
Monday, January 20, 2020 - Martin Luther King, Jr. Day
Sunday, February 5, 2020 - Super Bowl LIV
Monday, February 17, 2020 - President's Day
Saturday, February 22, 2020 - Krewe of Gemini
Parade Friday, April 10, 2020 - Good Friday



The Board of Directors, President and Staff wish you and your family a joyful, healthy and prosperous, and wonderful 2020! Happy New Year!

LETTER FROM THE PRESIDENT:

Although the economic environment continues to be volatile for U.S. banks and credit unions, and especially challenging for those institutions with the asset size of WESLA FCU, we remain committed to prudent financial management for the benefit of our membership. WESLA is proud of the fact that we remain competitive in the marketplace, with future growth on the horizon and established capital.

With the end of the financial year upon us, it's a good opportunity to celebrate and recognize the accomplishments of both our membership and professional staff! The WESLA FCU staff is dedicated to providing financial integrity to the community and our membership. Thank you for choosing from WESLA FCU's extensive menu of products and services for your personal banking needs. Our daily corporate mission is to truly be "What Your Bank Oughta Be", because your personal success is our corporate success.

We at WESLA Federal Credit Union value our relationships with our new and loyal members. As we venture into a new decade, we strive to remain a competitor in the banking industry, while also building and preserving our relationships with members and our community. Unlike our infamous visitor, don't let the Financial Bushes trip you up this year!

On behalf of WESLA Federal Credit Union employees, management , and directors I would like to wish you a fantastic journey into 2020!

Humbly,

Teri J. Morrow

T. Morrow
President

#weslaproud



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

U CHOOSE REWARDS

MOBILE CHECK DEPOSIT

WESLA was a proud Sponsor of the 2019 Louisiana State Fair Livestock Show!



**Thank You
from
Shelby
Brown**



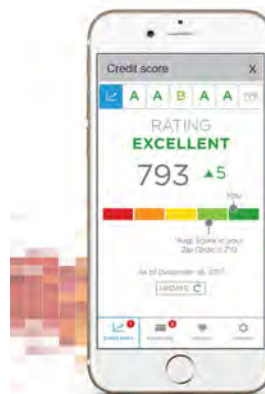
**Caddo Parish 4-H
Junior at Loyola
College Prep
Honor Roll
Enjoys raising and
showing Maine
Anjou**

NEW YEAR NEW CAR!
as low as **2.020% APR***
2018 and Newer Vehicles
January 1-31, 2020

WESLA
FEDERAL CREDIT UNION

APR: Annual Percentage Rate. Not every Member will qualify for lowest rate or longest term. Some restrictions may apply. Must apply for loan no later than 12/31/2019.

Uchoose Rewards VISA NCUA



**Monitor your
credit score
from our mobile
banking app.**

Check your credit on demand, see tips for improving your score and get alerts when your credit score changes. It's just one more thing you can do securely from our mobile banking app.

Download our updated mobile banking app today.



NCUA Member

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Your New Single-Digit Password

Introducing fingerprint login for our mobile banking app.

The latest update to our mobile banking app introduces fingerprint login for iPhone and Android users. Accessing your finances has never been faster or easier — now all you need is your fingerprint.

To enable fingerprint login, simply go to the "More" tab and select "Fingerprint Login."

Download our updated mobile banking app to get started.



NCUA Member

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ARE YOU MOVING? Update your address by requesting a Change of Address Form by calling 318-687-8700. All request must be documented with proper verification such as: Utility Bill, Driver's License, Bank Statement, Voter Registration Card, Insurance Policy, or Check Stubs. Under no circumstances are changes of address to be accepted in any manner except by mail or in person. In all cases, verification of the member's signature is required prior to changing an address no matter how the change request is received by the Credit Union.

YOUR
NEXT

Adventure Starts Here.

3.20% APR* | Up to 84 months

On all new and used Boats, RVs, Motorcycles and more

Hurry - this special low rate is for a limited time only!

January 17-20, 2020 only!

Call, visit or log on to learn more and apply.

318•687•8700 | 800•828•6647 | www.wesla.org

Main Office

2921 Williamson Way
Shreveport, LA 71118

Auto Mall

8650 Fern Avenue
Shreveport, LA 71105

Bossier City Branch

2600 Melrose Avenue
Bossier City, LA 71111

*APR=Annual Percentage Rate. Not every member will qualify for the lowest rate or longest term. Some restrictions may apply.



Several fun things happened at WESLA in the last Quarter of 2019!

Fed the Homeless, Donated 3 Thanksgiving Dinners, Donated canned goods to people in need, Gathered toys for children in need, read Children's Books to local students, and much more! Stay tuned in 2020 to see how WESLA staff are getting out and Serving the Community!



WESLA Federal Credit Union is proud to be a
Corporate Sponsor of the
Krewe of Gemini XXXI





(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



@WESLAFCU
WESLAFederalCreditUnion



NEWS TO KNOW

Set annual reminders for best practices with your online existence and become more knowledgeable about the rise of hacks and cyber-attacks within your area nationally and even worldwide.

WHAT TO DO

1. Enable (MFA) Multi Factor authentication on a trusted devices.
2. Shake up your password protocol- Get creative with the length which can revert cyber criminals from gaining access to your accounts. *The easiest way to protect yourself from cyber threats is by having a strong password. It's simple-the longer and more complex your password, the more difficult it is to crack. Shorter and simpler passwords take less time and resources for hackers to compromise.*
3. If you connect you must protect - latest software updates as well as utilizing anti-virus as well as malware on your trusted devices is a must!

For more information and tips visit ftc.gov

DORMANT ACCOUNTS

The Louisiana Unclaimed Property Statute requires financial institutions to examine records to determine whether they are in possession of any funds or other property that has been unclaimed for the required dormancy period and will be presumed abandoned. All share accounts with WESLA FCU are classified as "dormant" if there is no activity for a period of twelve months and, as such, funds are passed to state custody as unclaimed property. At that point WESLA FCU is no longer involved. If a member's account is identified as "dormant" and passed to state custody, the member will be required to petition the state to reclaim the funds. The funds must be reclaimed within three years.

Do you need to file a dispute with your WESLA Federal Credit Union
Platinum Visa Credit Card?

Call Today! 1-855-671-0080 or come into your nearest branch.



Credit Union
Service Center
Branch Finder App

