

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 12, 2020 - Columbus Day
Wednesday, November 11, 2020 - Veterans Day
Thursday, November 26, 2020 - Thanksgiving Day
Thursday, December 24, 2020 - Christmas Eve (open 9am-1pm)
Friday, December 25, 2020 - Christmas Day
Saturday, December 26, 2020 - Day After Christmas
Thursday, December 31, 2020 - New Years Eve (open 9am-1pm)
Friday, January 1, 2021 - New Years Day



Drive-thru Service Only

Effective Saturday, October 3, 2020
Saturday Banking at Fern Avenue
Branch will serve members at the
Drive-thru Only. Lobby services will
be by appointment only.
Appointments must be made prior to
Saturday by calling 318-687-8700.



VIRTUAL ANNUAL MEETING 2020

Join from the comfort of your own home this year by visiting our website the day of the Annual Meeting at 6pm and entering your **Membership Number** (this could be your SSN or a 5 digit number), last 4 of social and name! We look forward to “seeing” you.



**2019-2020
VIRTUAL ANNUAL MEETING**

Join October 22, 2020 at 6pm

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

VOLUNTEERS NEEDED

We are seeking nominations for our **Supervisory Committee!**
Nominations must be mailed in no later than **December 31, 2020** to:

WESLA Federal Credit Union
Attn: Nomination Committee
P.O. Box 17770
Shreveport, Louisiana 71138-0770

**NEW
HOURS**

MAIN OFFICE & BOSSIER BRANCH

Lobby

Monday-Thursday: 9AM - 4PM

Friday: 9AM - 5PM

Drive-Thru

Monday - Friday: 9AM - 5PM

AUTO MALL BRANCH

Lobby

Monday-Thursday: 9AM - 4PM

Friday: 9AM - 6PM

Drive-Thru

Monday-Thursday: 9AM - 5PM

Friday: 9AM - 6PM

Saturday: 9AM - 1PM

Paid Ahead Loans

Due to credit union guidelines governed by the NCUA paid ahead loans and their due dates will only advance the loan due date a maximum of 90 days. All loans must have payment activity once every 90 days if paid ahead.



INSPIRING HOPE



— FOR A —
GLOBAL
COMMUNITY™

**International
Credit Union Day
October 15, 2020**



AMERICA'S
CREDIT UNIONS®



World Council



HARLAND CLARKE®

CUNA.ORG/ICUDAY • #ICUDAY

Each year we come together to celebrate International Credit Union Day (ICU Day) to raise awareness about what it means for members around the world to have a credit union as their financial partner. This year's global health crisis has been trying for many communities around the world, but credit unions stayed true to their cooperative principles and stepped up during this time of economic uncertainty. Hope is a global resource that everyone has a right to feel and experience. **Tell us on Facebook what brought you Hope during this uncertain year for your chance to win a \$100 Visa Gift Card!**

How Do I Fund an Emergency?

We've listed some ideas below. Be sure to review the pros and cons of each before determining which option(s) will work best for you.

1. Personal loans

Personal loans can be granted for nearly any reason, and you'll usually have the funds in hand quickly. Unfortunately, most personal loans come with high interest rates. As a member of WESLA Federal Credit Union, though, you have access to personal loans with affordable rates. We are also now offering the Natural Disaster Relief loan, to those who qualify. Be sure to contact us for more details. If you think a personal loan sounds right for you, call, click or stop by WESLA Federal Credit Union today. We're always here to help!



2. Credit Cards

Credit cards are super-convenient. You don't have to wait for approval, take on another source of debt, or even think about paying it back until later. Borrowing with a credit card, though, means getting more than you bargained for. With high interest rates, you'll end up owing a lot more money than you borrowed. Also, credit cards make it easy to push off paying what you owe by only

requiring a minimum monthly payment. This means you'll end up carrying that debt for a lot longer than planned.

3. 401(k) loans

Borrowing from a 401(k) should only be a last resort for those who won't qualify for another loan. They will affect your future in ways other loans will not, so experts only recommend this choice if you are secure in your job and the money will be used for a sound investment. Also, the payments for the loan will be taken out of your future paychecks, so be sure you can afford less regular income.

4. Friends and family

For many, borrowing from friends and family is the obvious answer to financial emergencies. But it can get sticky, fast. Use these guidelines to avoid disaster:

- Have a clear repayment plan in place, and be sure you can stick to the set timeline.
- Create a shared contract detailing the loan terms and the repayment plan.
- Consider having a third party witness the loan and sign the contract.
- Keep your financial and personal relationship separate.
- Building an emergency fund

WESLA FCU can assist you with starting your Emergency Account today, so you're never stuck in a tight spot again!

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 - 4:45 PM

MAIN OFFICE & BOSSIER BRANCH

Lobby
MONDAY - THURSDAY
9:00 AM - 4:00 PM
FRIDAY
9:00 AM - 5:00 PM

Drive-Thru
MONDAY - FRIDAY
9:00 AM - 5:00 PM

AUTO MALL BRANCH

Lobby
MONDAY - THURSDAY
9:00 AM - 4:00 PM
FRIDAY
9:00 AM - 6:00 PM

Drive-Thru
MONDAY - THURSDAY
9:00 AM - 5:00 PM
FRIDAY
9:00 AM - 6:00 PM

Saturday Banking

AUTO MALL BRANCH ONLY

DRIVE THRU ONLY
9:00 AM - 1:00 PM

LOCATIONS

MAIN OFFICE BRANCH
2921 WILLIAMSON WAY
SHREVEPORT, LA 71118

AUTO MALL BRANCH
8650 FERN AVENUE
SHREVEPORT, LA 71105

BOSSIER BRANCH
2600 MELROSE AVENUE
BOSSIER CITY, LA 71111

* 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

We are rated
5 STARS
by
BauerFinancial, Inc.



Recognized as one of the strongest
financial institutions in the country.

HOLIDAY SHOPPING HACKS



TIME IT RIGHT

Best day of the week
to shop online?
Tuesday. Best time of
day to shop online?
Early morning hours.



GET THE INVISIBLE HAND

If you do most of your holiday shopping online, use this game-changing app. Install the Invisible Hand extension on your computer or download the app directly to your phone. Whenever you're browsing for items from major retailers, it'll automatically search alternatives and let you know if there's a better deal elsewhere.

BRING YOUR EARBUDS

Elevated stress levels can make you spend more. To avoid busting your budget, plug into soothing music when shopping.



PROCRASTINATE

The greatest deals on big-ticket electronics will hit stores and sites between *Cyber Monday* and *December 13*.



BUY



SPLIT IT

Cash in on BOGO and "Buy two get the third free" sales by shopping with a friend and splitting the total cost.

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



uChoose
Rewards