

HOURS OF OPERATION

LOBBY		DRIVE THRU	
Monday	8:30 a.m. - 5:00 p.m.	Monday	8:00 a.m. - 5:00 p.m.
Tuesday	8:30 a.m. - 5:00 p.m.	Tuesday	8:00 a.m. - 5:00 p.m.
Wednesday	9:00 a.m. - 5:00 p.m.	Wednesday	9:00 a.m. - 5:00 p.m.
Thursday	8:30 a.m. - 5:00 p.m.	Thursday	8:00 a.m. - 5:00 p.m.
Friday	8:00 a.m. - 5:30 p.m.	Friday	8:00 a.m. - 5:30 p.m.

Section 705 Star Review

FEDERAL CREDIT UNION

...together we shine!

July 2016

HOLIDAY CLOSURES
 Monday, July 4, 2016 – Closed for Independence Day
 Monday, September 5, 2016 – Closed for Labor Day
 Monday, October 10, 2016 – Closed for Columbus Day

Section 705
 FEDERAL CREDIT UNION
 1455 West Willow Street
 Lafayette, LA 70506
 337-232-8450 phone
 800-653-5990 toll free
 337-232-2786 fax
 800-794-5682 audio response
 www.section705fcu.org
 BBB ACCREDITED BUSINESS
 Federally Insured by NCUA

Under Construction

In the coming weeks, Section 705 is undergoing some changes to improve the function of the credit union to serve you better. The credit union is making four major improvements!

- 1) Office:** The office where accounts are opened is being closed in for privacy.
- 2) ATM Location:** The ATM location is being moved to the drive-thru lane closest to the building. We will also be getting a brand new ATM that will accept check deposits. If you cannot make it to the credit union during the day, you can still handle your finances after we close!
- 3) Third Drive-Up Lane:** Upon Moving the ATM, we will offer a third drive-up line within the drive-thru. This will increase convenience and speed of transactions.
- 4) Security:** We are increasing the amount of technological security to ensure the safety of 705 members and employees.



705 Success Story

Debra, 705 member, wanted to share her story to give others hope. This is what perseverance, patience, and faith looks like! Debra rode the bus for two years in order to save up enough to buy her first car on her own. Through financial counseling with Cassie for those two years, she was able to slowly build up her credit to make her dreams a reality. Malana, a recent financial counselor, was able to help her pick out the car of her dreams. Check out Debra in her brand new car. We are so proud of the hard work you put in to make this happen!

If you or one of your co-workers is in need of financial counseling, Section 705 has two certified financial counselors on staff. Call 337-232-8450 and ask for Cassie or Malana. They can help you make a plan that works!



Meeting members' financial needs with quality and convenience.



Rewards for Good Grades

A+

At Section 705 FCU, we are firm believers in encouraging our youth to do their best in school. This is where the inception of our "Learn 2 Earn" program began. Learn 2 Earn rewards our mini members with honor roll or perfect attendance. This year, April Pruitt was the lucky winner of the grand prize drawing of \$150! Any student (and credit union member) who brings in a current report card with either honor roll or perfect attendance receives a \$15 gift card from places like: iTunes, Toys 'R' Us, the Grand, Target, and Barnes & Noble. Plus for every report card the mini member brings in, they get entered in for a chance to win \$150

CASH at the end of the school year. Don't miss out next year on this awesome reward program. For more programs for our mini members, visit our website for all the details: <https://www.section705fcu.org/products-services/mini-members/>.

Summer Loan Specials

Skip-A-Payment: Back by popular demand! Skip a loan payment between now and August 31, 2016. See details below:

*There is a processing fee of \$30.00 PER LOAN you wish to skip. Interest will continue to accrue during the waived period which will result in the term of the loan being extended. In order to skip your payment, all loans and accounts must be current and in good standing at the time we receive your request, and your loan must have been opened more than 6 months ago.

*Excluding real estate, emergency cash, open end, and VISA loans, Only 3 skip-a-pays are allowed in the life of the loan.

Back-to-School Loan Special: Back to school shopping can be SO expensive. Let Section 705 help give your pocket book a rest July 1, 2016 – August 15, 2016. Watch your mailbox and inbox for all the details.

Hunter and RV Special: This special is available August 15, 2016 – September 30, 2016 for boats, campers, four-wheelers, jet skis, and motorcycles.

Fall Loan Special: Give your house the facelift it needs with the "Fall Spruce It Up" happening September 1 – 30, 2016.



Watch your inbox and mailbox for these and many more loan specials as they approach. For more information, contact the credit union at 337-232-8450 or visit www.section705fcu.org.

*APR = Annual Percentage Rate
*Upon Credit Approval
*Federally Insured by NCUA.



Malana: Officially Certified!



Malana, 705 Loan Officer, has received her certification for financial counseling! This rigorous course is completed over several months. It provides the knowledge needed to help guide members to make the best financial decisions based on their situation. The skill is invaluable! Are you struggling financially or just need to learn how to establish credit? Make an appointment with Malana or simply give her a call.

INTRODUCING CHIP CARDS

Enhanced Security for your Debit and Credit Cards

Section 705 FCU is now offering debit cards and credit cards with chip technology. The embedded computer chip provides more security and wider international acceptance.

- ☐ **Debit Cards:** 705 Debit Cards will be re-issued by month (not year) of expiration. You will receive your brand new card with an EMV Chip in the mail starting this month. *Upon receiving your new card, your old card will no longer work.*
- ☐ **Credit Cards:** The new Credit Cards will be distributed as cards expire or if they are lost or stolen. Every member's cards will have EMV Chip Credit Cards by the end of 2018.

A microchip embedded in the card adds a new layer of protection against fraud for purchases made at the point of sale. Information programmed into the chip is personalized for your account and each transaction generates a unique code, adding an extra safeguard against unauthorized use and counterfeiting.

These cards are already in wide use around the world and are now becoming the standard in the U.S.

EMV Chips for Debit Cards



705 Debit Cards will be re-issued by month (not year) of expiration. You will receive your brand new card with an EMV Chip in the mail starting this month.

Upon receiving your new card, your old card will no longer work.

For All EMV Chip Details, Simply Click!