


The Autumn Fall

It's that time of year again. Autumn is upon us, and more than just the leaves are falling. Many people are just getting out from under the summer bills when the holiday bills begin to hit.

Don't panic, your local credit union can help get you through the holiday **reds**. All you have to do is stop by our local branches and speak with member services. Our trained staff will be happy to help you find a financial plan that best meets your needs.

A Christmas Club Fund may be what you need to help prepare for next year. If you need some extra funds now, what about a new **Visa**? We have rates as low as **6.9%** on our Visa credit cards. 

Perhaps a consumer loan is what you really need. Our friendly loan officers will be happy to help you get the best rate and the process is very easy. We want to help you enjoy the upcoming holidays without over-extending your finances. Ask us today, we can help!

FREE Credit Reports Available!

Due to the provisions in the FACT Act, every individual is provided with a FREE copy of their credit report every 12 months. Individuals need to check their credit report every 12 months to ensure accuracy of the information. You may have items on your report that are incorrect or outdated. To receive your free credit report, call 877-322-8228 or go online to www.annualcreditreport.com.

Pineville Branch
303 Edgewood Drive
Pineville, La 71360

(318) 473-4562
800-264-4562
Email: genifo@usdafcu.org
Web Address: www.usdafcu.org
"MARS": (318) 449 5525, 800-264-5525

Alexandria Branch
3616 Commerce St
Alexandria, La 71302



Check This Out!

**Just Reminding You
We have changed check providers!**

In our continuing efforts to serve you with top-quality products and services, we've partnered with a new check provider: Liberty!

We are confident you'll be impressed with the quality and choices now available. Liberty offers a large variety of different designs and we have worked diligently to best match the design of your checks. If you prefer a different style, notify us with your next order. Of course, if you have any questions, please call a member service representative today.



Verification of Accounts

We are undergoing a routine verification of accounts. Please report any discrepancies in your statement(s) of accounts directly to our auditors:

**Post & Ford, CPA's
742 Professional Drive North
Shreveport, LA 71105**

Thank you



ALEXANDRIA USDA
FEDERAL
CREDIT UNION

50 Years of Service

Your Central Louisiana
Credit Union

USDA Today



We Do Business in Accordance With the
Federal Fair Housing Law and the Equal
Credit Opportunity Act

September 2005

A Newsletter for the Membership of the Alexandria USDA Federal Credit Union

Poor Piggy Banks!

Did your piggy bank look like this after you bought your last tank of gas?



Here are a few ways to help you get more go for your gas!

- Regular tune-ups ensure best economy; check owner's manual for recommended maintenance intervals. Special attention should be given to maintaining clean air filters... diminished airflow increases gas waste.
- Exceeding 40 mph forces your auto to overcome tremendous wind resistance.
- Buy gasoline during coolest time of day - early morning or late evening is best. During these times gasoline is densest.
- Keep windows closed when traveling at highway speeds. Open windows cause air drag, reducing your mileage by 10%.
- Think ahead when approaching hills. If you accelerate, do it before you reach the hill, not while you're on it.
- Car pools reduce travel monotony and gas expense - all riders chip in to help you buy.
- Inflate all tires to maximum limit. Each tire should be periodically spun, balanced and checked for out-of-round.
- Avoid rough roads whenever possible, because dirt or gravel rob you of up to 30% of your gas mileage.
- Don't start and stop engine needlessly. Idling your engine for one minute consumes the gas amount equivalent to when you start the engine.

And The Winner Is...

Cherie McQuillin

Congratulations to Cherie McQuillin, our local winner in the **Backyard BBQ Sweepstakes**.

Cherie won a \$100 gift card to Target just for paying her bills online! She didn't have to fill out any lengthy entry form; all she did was use our **FREE** online bill payer services. Congratulations Cherie!

You can win too! Get signed up for our **FREE** online bill payer services and begin using it today. Look for our next big bill payer promotion and who knows what you might win!



Lost Or Stolen Credit Card or Check Card?

For lost/stolen credit cards, call 800-453-4270.

For lost/stolen check cards call 800-543-5073.



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Donate to the Hurricane Relief Fund

Ask your teller or member services about how you can help!

Low Interest Loan

The credit union understands that our members may have been affected by the recent hurricanes and may need emergency funds.

In an effort to ease the financial squeeze many may be experiencing, we are offering a **\$2000, 12-month loan with an Annual Percentage Rate of 3.0%** to qualified members. If you are interested in taking advantage of this opportunity, please contact a loan officer or member service representative at our Pineville or Alexandria locations. **This rate is available for a limited time only.**

If you know of anyone who could benefit from this loan please inform him or her of this opportunity. If that person(s) is not a member, they can join if they live, work, worship, or attend school in Rapides, Avoyelles, Grant, LaSalle, Allen, Winn, Catahoula, Concordia, Natchitoches, or Evangeline parishes.

We are doing our best to help those who were affected by this tragedy.

You Can Win \$10,000!

Friday, October 21, 2005, both the Alexandria and Pineville branches will have an Open House to celebrate 50 years of serving Central Louisiana and International Credit Union Day!

We will have refreshments, giveaways, and a chance to **WIN \$10,000!** Bring your friends and family who are not members and they can take advantage of our new member specials. We will also have two drawings for \$100! Local radio personalities will be on site at each location and lots more!

Parents, bring your children and get a free Safe Kids Card with your child's family contact information, thumbprint, medical history, and personal emergency information. Alexandria USDA Federal Credit Union wants to help keep our kids safe. While you are here, sign your child up for a savings account and teach them the importance of saving.

See You There!

WOW!

\$10K Giveaway!



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Christmas Time Is Coming

Beginning this year, **Christmas Club** funds will automatically be deposited into your savings account (or checking if you specify as such) in October. This is to help streamline the process and make it more convenient for you, the member.

2006 Director Elections and Annual Membership Meeting

The Annual Membership Meeting will be held March 21, 2006 at the Louisiana Convention Centre at 2225 N. MacArthur Drive in Alexandria. Registration of members will begin at 5:45 p.m. with a dinner to be provided, followed by the business meeting to begin at 7:00 pm. Annual financial reports will be provided to the membership and a drawing for door prizes will be held. Each member attending will receive a free gift.

The Nominating Committee met and nominated the following members for re-election to the Board of Directors:

Johnnie LaFleur, Retired USDA Farm Service Agency
Robert Pulaski, CLECO

No further nominations were received for consideration. At this time, any qualified member seeking nomination must participate through the petition process and will have until December 16, 2005 to secure 105 members signatures on the petition. Each nominee by petition must submit a statement of qualifications and biographical data with the signed petition to:

**Board Secretary
Alexandria USDA Federal Credit Union
P.O. Box 4030
Pineville, L 71361**

Nominations by petition will be published in the next quarterly newsletter. Petition forms may be obtained through the credit union.

Alexandria USDA Federal Credit Union is “YOUR” credit union and your attendance and participation is encouraged. Stay informed about the benefits your credit union provides as well as learning about the many ways Alexandria USDA Federal Credit Union has been working to improve services. We hope to see you there.