



**2021**  
*Happy New Year!*

## 7 Resolutions For Your Money

1. **Request your free credit report at [annualcreditreport.com](http://annualcreditreport.com).** Dispute errors and pay past-due debts.
2. **Pay yourself first.** Put money in your savings account when paying bills. Automate savings with payroll deduction.
3. **Pay bills on time.** It's the #1 factor impacting your credit.
4. **Know your interest rates on loans and credit cards.** Ask if our rates are better so we can save you money.
5. **Save for holiday spending.** Start a Christmas Club Savings at ULFCU so you have cash next season instead of debt.
6. **Monitor your accounts to fight fraud.** Review your checking and credit card accounts regularly.
7. **Use your tax refund as a tool.** Fund a down payment, pay debt or boost your savings.



## Save the Date: 63rd Annual Meeting

Members are cordially invited to attend the UL Federal Credit Union Annual Meeting.

When: Wednesday, May 12, 2021

Check-In Begins: 11:30 am

Meeting Begins: 11:45 am

Where: Atchafalaya Ballroom, UL Lafayette Student Union  
620 McKinley Street, Lafayette

## Scholarships Available: Apply by March 1

The Lafayette Chapter of Credit Unions is sponsoring three \$1,000 college scholarships for graduating high school seniors and currently enrolled undergraduate college or technical school students. ULFCU members that meet the criteria are eligible to apply. The application is available online at [www.ulfcu.com](http://www.ulfcu.com) and any branch. Deadline to apply is March 1, 2021.

### BRANCH CLOSINGS

Thursday, December 31, 2020 | New Year's Eve  
Friday, January 1 | New Year's Day  
Monday, January 18 | Martin Luther King, Jr. Day  
Monday, February 15 | Mardi Gras  
Tuesday, February 16 | Mardi Gras

# Board of Directors Nominations Announcement

**TO:** University of Louisiana Federal Credit Union Members  
**FROM:** Carolyn G. Broussard, Secretary, Board of Directors  
**RE:** 2021 Annual Meeting of Members and Nominations for the Board of Directors

## Save the Date

The UL Federal Credit Union 63rd Annual Membership Meeting will be held on Wednesday, May 12, 2021 at 11:45 a.m. at the UL Lafayette Student Union Atchafalaya Ballroom. Join us for lunch, prizes, Board of Directors elections, and fun. Member check-in begins at 11:30 a.m. Additional event details will be announced in the near future.

## Board of Directors Elections

Three positions on the Board of Directors are to be filled. The following nominees have been submitted by the Nominating Committee:

Oliver Blanchard (incumbent)                      Albert Glaude (incumbent)                      Loretta Tausin (incumbent)

Anyone wishing to run for a position on the Board of Directors may submit a petition that includes a statement of qualifications and biographical data. The petition must be signed by 1% of the Credit Union membership with a minimum of 20 and a maximum of 500 member signatures. Petitions must be filed with the Secretary no later than Friday, April 2, 2021. Qualifications for all candidates will be posted in the Credit Union lobby beginning Wednesday, April 7, 2021.

Elections will be held at the Annual Meeting on Wednesday, May 12, 2021 at 11:45 a.m. In the event there is more than one nominee for each position to be filled, elections will be conducted at the Credit Union on May 3-7, 2021. For additional information about the Annual Meeting or the Board of Directors election, visit a University of Louisiana Federal Credit Union branch or call us at 337-482-6956.

## Board of Directors

William "Bill" Crist, Chair  
Loretta Tausin, Vice Chair  
Carolyn Broussard, Secretary/  
Treasurer

### Directors:

Oliver Blanchard, Jr.  
Donna Fontenot  
Albert Glaude, Sr.  
Harvey Ozbirn  
Kathryn Riedel  
Michael Simon

### Associate Directors:

Bryan Glatter  
Garland "Chico" Rodriguez  
David DesOrmeaux

### Supervisory Committee:

Donna Fontenot, Chair  
Committee Members:  
Barton Broussard  
Dawn Miller  
Nancy Strodman  
Sherry Young



## 'Tis the Season for Savings Holiday Loan Special

We are celebrating the holidays with savings! Borrow up to \$5,000 and receive 2.00% off regular rates.\* Borrow up to \$5,000 as low as 7.95% APR for 24 months.\*

\*APR = Annual Percentage Rate. Your qualifying rate is based on your credit profile, associated credit score, and our internal credit criteria. At 7.95% APR, pay 24 monthly payments of \$45.36 per \$1,000 borrowed. Your APR may differ based on your loan amount, repayment method, and other factors. Offer available through January 29, 2021. There is a Loan Processing Fee of \$20.00 for all loan application requests. Equal Opportunity Lender. Federally insured by the NCUA.

## University of Louisiana Federal Credit Union

337-482-6956 | 800-232-9616  
memberservices@ulfcu.com | www.ulfcu.com

### Mailing Address

P.O. Box 43635 | Lafayette, LA 70504

### Main Branch

805 Bertrand Drive | Lafayette, LA 70506  
Fax: 337-534-8222

### Campus Branch

619 McKinley St., Ste. 101 | Lafayette, LA 70503  
Fax: 337-233-0379

### Lobby Hours

Monday - Friday, 9:00 a.m. - 4:30 p.m.

### Drive Thru Hours

Monday-Thursday, 8:30 a.m. - 5:00 p.m.  
Friday, 8:30 a.m. - 5:30 p.m.

### Telephone Banking

337-482-CUCU | 800-351-4873

Free access to over 5,000 CO-OP Shared Branches and 15,000 MoneyPass ATMs nationwide. Visit [www.ulfcu.com](http://www.ulfcu.com) to find the nearest location.

*Equal Opportunity Lender. Federally insured by NCUA.  
Community Development Financial Institution.*