

SUMMER
2022
Newsletter



UNIVERSITY OF
LOUISIANA
FEDERAL CREDIT UNION



FINANCIAL PEACE FINANCIAL FREEDOM

UL Federal Credit Union is celebrating 64 years in September! We will be celebrating all month long with special events, giveaways, prize packages, Shred bins, free Financial Counseling appointments, and more. Our focus this year is giving back to our community and thanking our members because without you we would not be where we are today. We are also looking forward to hearing how we have helped you find Financial Peace, Financial Freedom. More details will be announced soon and all updates will be posted on our Birthday Celebrations page on our website, www.ulfcu.com/birthday2022.

UL Homecoming Related Closures

Due to our participation in UL Lafayette Homecoming tradition of Paint the Town Red, the credit union will experience adjusted hours of operations on September 26-27, 2022. Read below for complete details.



Monday, September 26th - The lobby of the Campus Branch will be closed all day, but the drive-thru will remain open. The Main Branch location on Bertrand Drive, will be fully open in the lobby and drive-thru all day.

Tuesday, September 27th - Both branch lobbies and drive-thru lanes will open late at 9:30 am.

0% Credit Card Balance Transfer



Transfer your credit card balances to a ULFCU Mastercard in the month of September and earn 0%* interest on the transferred balance for 12 months! After 12 months, the APR* on any remaining transferred balance will convert to 6.40%* in honor of our 64th Birthday. Offer available to both new and existing Mastercards. Members who currently have a ULFCU Mastercard can expect to receive a letter and up to 3 convenience checks in August. Use these enclosed convenience checks to quickly and easily transfer a balance to your ULFCU MasterCard. Take advantage of this offer to help consolidate your debt and clean up your finances. Offer available September 1 - 30, 2022.

0% APR* on balance transfers for 12 months from date of first transfer. After that, the APR* will be 6.40%, applies only to transferred balance. No balance transfer fee. Credit Union has the right to end this special at any time. Member must be in good standing with UL Federal Credit Union. If at any time you are in default of your payment the APR* will default to the penalty rate of 17.95% for the remainder of the balance. *APR represents Annual Percentage Rate. Loan rates are subject to change without prior notice. See credit union for more details. Federally insured by the NCUA. Equal Opportunity Housing Lender.



BRANCH CLOSURES

Monday, July 4 | Independence day
Monday, September 5 | Labor Day
Monday, September 26 | Campus Branch Lobby Closed
Tuesday, September 27 | Branches Open at 9:30 am

Prepare Now for Hurricane Season



When a damaging storm is headed your way, you might resort to an emergency state of mind. Taking the time to prepare now can help ease stress related to storm preparedness. Here is a basic checklist to have a game plan in place before a threatening storm is on the horizon. Review more resources at www.FEMA.gov or www.RedCross.org.

Preparedness Checklist:

- Ensure your financial institutions have your current mailing address, phone number and email address. Contact us at (337) 482-6956 to update yours now.
- Download our free ULFCU Mobile Banking app to deposit checks, view account information, and locate a surcharge-free ATM.
- Prepare an Emergency Survival Kit for you and/or your family. Include items like: a gallon of water per person, nonperishable food, first aid kit, copies of personal documents (medication list, proof of address, passports, birth certificates, insurance policies), extra cash, flashlight, pet food and leashes, and a battery powered radio. Find a full Emergency Survival Check list at www.RedCross.org
- Put collars on your pets with contact information in case you are separated from them.
Consider where you'll go if you need to evacuate. Access your ULFCU accounts by visiting a free nationwide CO-OP Shared Branch. Text a zip-code to 919-89 to learn of the closest branch or ATM to you.
- Keep insurance policies, documents, birth certificates, social security cards, passports, and other valuables in a safe in your home. Take pictures of documents on your phone as a backup.
- Review your Homeowner's Insurance Policy and Car Insurance Policy to learn about the coverage available to you if your home or vehicles suffer damage. Note that most insurance companies cannot write new home insurance policies during Hurricane Season.
- Review resources for recovery by visiting www.FEMA.gov

Board of Directors

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		Garland Rodriguez , <i>Associate</i>

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

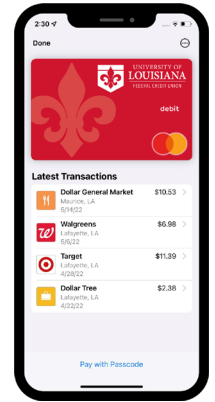
805 Bertrand Drive | Lafayette, LA 70506
Fax: 337-534-8222

Campus Branch

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

NEW Mobile Wallet Debit Card Compatibility

UL Federal Credit Union Mastercard® debit cards are now compatible with mobile wallets! With a quick tap of your smartphone or smartwatch, you can use your debit card to pay at millions of store locations that accept mobile payments.



Look for the contact-less symbol when you want to make an in-store purchase.

Open your mobile wallet, then tap your UL Federal Credit Union Mastercard debit card to pay. Use one of these trusted wallets.



Skip-A-Payment On Your Loan

Enjoy extra cash this summer when you skip your July 2022 loan payment.* There is a processing fee per loan skipped of \$35 for loan payments of \$499.99 or less and \$50 for loan payments of \$500.00 or more. Application available at any branch and ulfcu.com.

*Loans not eligible for Skip-A-Payment include MasterCard credit card, real estate/mortgage, emergency cash, TDR/Workout, and past due/delinquent loans. Additional qualifications may apply for a vehicle loan Skip-A-Payment request. Must have made a minimum of 3 payments on the loan to request Skip-A-Payment. All requests are subject to approval and restrictions may apply. Processing fee will be refunded if request is not approved. Offer available June 1 - July 29, 2022. ULFCU membership required to participate. Equal Opportunity Lender. Federally insured by the NCUA.

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 to find the nearest location.