

HOT Lines

1st Choice for 1st Responders

April 2018

BATON ROUGE
FIRE DEPARTMENT
FEDERAL CREDIT UNION

BOARD OF DIRECTORS

President:Al Comeaux
Vice President:Bob Whitaker
Treasurer:Scotty Shelton
Secretary:Danny Edwards
Director:Howard Ward

LOCATIONS

Main Office

11123 Boardwalk Drive
Baton Rouge, LA 70816
Hours: 8:00 a.m. - 4:30 p.m.
Phone: 225.274-8383
Toll Free: 800.798-4619
Fax: 225.274-8371
24 Hour Teller: 225.274-0807

Baton Rouge Fire Dept. Headquarters Branch

8011 Merle Gustafson Drive
Baton Rouge, LA 70807
Hours: 8:00 a.m. - 4:00 p.m.
Phone: 225.354-1438
Fax: 225.354-1447

St. George Fire Dept. Branch

14100 Airline Hwy.
Baton Rouge, LA 70817
Hours: 8:00 a.m. - 4:00 p.m.
Phone: 225.454-6571
Fax: 225.615-8815

MAILING ADDRESS

P.O. Box 40118
Baton Rouge, LA 70835-0118

WEBSITE

www.brfdfcu.com

HOLIDAY CLOSINGS

May 28th.....Memorial Day

DIVIDEND RATES

5.00 - 4,999.99.....0.25%
5,000 - 24,999.99.....0.30%
25,000.00 - 49,999.99.....0.50%
50,000 & over.....0.70%
Annual Percentage Yield (A.P.Y.) is subject
to change at any time without notice.

Shred Event - April 23-27



The credit union will be hosting a shred event at our main office **April 23rd through April 27th**. Members are welcome to drop off any paper documents that they would like shredded. (Paper documents only. No magazines, cardboard or folders please) Wondering what kinds of documents should go through the shredder? Here are some examples:

- Tax returns
- Photo IDs
- Bank statements
- Voided checks
- Credit card information
- Copies of sales receipts
- Documents containing sensitive information such as name, address, phone number or email

New Branch Hours

We have extended the following Branch Hours:



St. George mini branch *new* hours:
Monday thru Friday 8:00a - 4:00p

BRFD HQ mini branch *new* hours:
Monday thru Friday 8:00a - 4:00p

Buy Your Next Car Through Our Website And Save An Average of \$3,383 Off MSRP, Plus Get A \$50 Gift Card!



Did you know you can search for your next car on our website? Try our complimentary, concierge car buying service and if you find your next car and finance through us, you'll receive a \$50.00 gift card! It's so easy! Watch online virtual test drives, check prices, look at safety ratings, and more. Members have saved an average of \$3,383 off MSRP on new vehicles using our car buying service. Receive a \$50 Amazon.com gift card by email after purchasing a vehicle through our online car buying service and financing through BRFD FCU.

Visit www.brfdfcu.com to get started.

NEW YEAR *with* NEW CD RATES

6mo - 1.00% APY 1 year - 1.25% APY
2-5 year - 1.5% APY

*Minimum of \$5,000 to open

Debit Card Limits

We have increased the daily spending limits on all BRFD FCU debit cards. New daily limits are increased to \$500 per card, per day for ATM withdrawals and \$1000 per card, per day for purchases. As always, if you need your daily limit increased, please call the Credit Union. Daily limits are increased until the next business day unless otherwise requested.

LIMITS INCREASE

In Memory

The Baton Rouge Fire Department Federal Credit Union would like to extend our deepest condolences to the families of:

- Ned K. Brown
- Kenneth L. Wheeler
- Kerry Duplessis
- Russell Achord
- George Pardue
- George R. Sevier
- Yvonne Wilson
- Robin L. Hurst
- Christopher Lawton

You are in our thoughts and prayers.



Want to keep up with the latest Credit Union news? Like us on Facebook to stay up-to-date on events, promotions and offers from BRFD FCU.

Welcome Livingston FD 9

We are excited to welcome Livingston Fire District #9 to our Credit Union. A full list of eligible member groups is available on our website www.brfdfcu.com/join.html. If you are interested in adding your group to our list of eligible members, please contact Averi at 225.274.8383 or email: averi@brfdfcu.com



Good Grades Program



BRFD FCU celebrates our young members during CU Youth month. We are rewarding our young members for good grades. Bring in your child's 6-week or 9-week report card and we will deposit \$1 for every A into their account. If your child has straight A's, then they will earn \$10*. They will also get a special gift when they come in. (*program is for children enrolled in grades K-12, money must be deposited into a minor account with BRFD FCU, see credit union for full details.)

Money Saving Tips:

Getting started on saving money can be hard. Here are a few tips to help make saving a little easier.



1. **Do a financial analysis of your current account.** Make a list of your expenses and track how much you spend on items you need and items you want. You will be surprised how fast quick trips to the coffee house and snack machines add up.
2. **Make a budget.** This helps overspending on items you don't need. Making a budget also helps you see where your money goes each month. Make sure you add a budget for maintenance and non-monthly expenses that you have each year.
3. **Plan on saving.** Make saving mindful and have a budget for savings just like rent. Set a savings goal. It's easy to save when you have a savings goal like a vacation, car, or home project.
4. **Make your money work for you.** Put your savings in interest bearing account, like a savings or CD. Choosing interest bearing accounts to put your money in will help you reach your savings goals faster.
5. **Set up automatic deposits into savings.** Automatic transfers are a great way to save since you don't have to think about it.
6. **View your progress every month and watch your money grow.** Make sure you are evaluating your budget monthly to see where you can save even more. Then sit back and relax knowing that you have your finances in order.

IRA/HSA Contributions

DON'T MISS THE DEADLINE!

Deadline to make prior year contributions in your IRA or HSA account is approaching. The deadline is **4/17/2018** for prior year contributions.

Employee Milestones:

Polly Bergeron	June 5 th	18 years
Susan Olivier	June 9 th	4 years

