

# HOT Lines

1st Choice for 1st Responders

July 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.brdfdcu.com](http://www.brdfdcu.com)

## HOLIDAY CLOSINGS

July 4th .....Independence Day  
September 3rd.....Labor Day

## DIVIDEND RATES

5,000-4,999.99.....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.

Save the Date

## ANNUAL RETIREE DINNER



Saturday, August 25, 2018

American Legion Hall

151 S. Wooddale Blvd., Baton Rouge, LA 70806

The hall will open at 9am so everyone has an opportunity to mingle and socialize. Dinner will be served at 11am.

\*Look for your invitation in the mail.

RSVP to [averi@brdfdcu.com](mailto:averi@brdfdcu.com)

## 3 BAD CHOICES THAT CAN DAMAGE YOUR CREDIT SCORE

### Credit Score DAMAGED



Your credit score is a big deal. Lenders use that number to decide what kind of loan you'll be able to get and what interest rate you'll have to pay. If your credit score is low, you should find some ways to raise it. If your score is good, here are three choices you should avoid if you want to keep it that way.

**Cosigning a loan:** You're a nice person and you do nice things for people you care about. You should never cosign a loan. EVER. You've got to look out for your own personal finances. If the borrower starts missing payments, your credit score will take a hit. The last thing you want to do is have to pay money to keep your credit score up and get absolutely nothing in return.

\*Information provided by CUInsight.com

**Closing a credit card account:** The first credit card you ever had probably wasn't a rewarding one. You probably got it so you could build credit or just to have in case of emergencies. You may have paid it off and decided to stop using it, but don't close that account. For one thing, that card has a long credit history, which is good for your credit score. Also, closing the account will lower your amount of available credit which could negatively affect your debt utilization ratio. That's one action that can damage your credit score in two different ways.

**Not looking for errors:** You should always keep a close eye on your credit score. If you haven't looked at yours recently, or ever, check out Credit Karma. It's free and easy-to-use. If you don't keep an eye on your credit report, you could have your identity stolen and not know it. Even if nothing malicious is happening to you, there could still be inaccuracies. The day you find an error is the day you'll be super glad you checked.

## CREDIT UNION SERVICE CENTERS

Don't forget that you may access your account at any Credit Union Service Center. You can use over 5,000 credit unions nationwide to access your BRDFDCU account and it's free. You can visit our website at [www.brdfdcu.com](http://www.brdfdcu.com) or download Co-op Shared Branch free app to find a location near you.

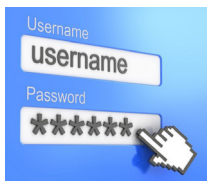


# ONLINE SERVICES *Offered Free by the Credit Union*

## ONLINE ACCOUNT

Click top right  
(Virtual Branch)  
Click left hand side  
(Enroll Online)

You will enter your  
account number  
Last 4 of SSN (primary member)  
Full SSN (primary member)  
Numbers of your street address (if you  
put PO Box as mailing address, use PO  
Box numbers)



You will then create your Logon ID/  
User Name & Security Code/Password  
Set up Security Questions & Security  
Phrase

Once you are logged in you will see  
your accounts

## MOBILE APP



*\*You must have your  
Virtual Banking  
information before  
downloading app.*

■ After signing up

for Virtual Branch  
you can then download our free mobile  
app. The mobile app is available from  
either iTunes or Google Play stores.  
Search for "Touchbanking" Once app  
is launched enter your Login ID/User  
Name and the credit union app code  
"brfdeptcu". You will then be prompted  
to enter your Virtual Banking Security  
Code/Password and possible Security  
Question.

## BILL PAY

Once your account is established  
online, you have the option to use  
our Free Bill Pay. Pay bills online  
without writing or mailing a single  
check. If you have a checking  
account with us you can sign up for  
the free bill pay service.

Just click the tab that says "Bill  
Pay" once you log into Virtual  
Branch. The system will walk you  
through setting up your Bill Pay  
account and you can begin to send  
checks and pay bills electronically  
through your checking account with  
the credit union.

## 24 HOUR TELLER

Your account is also signed up for our free 24 hour telephone teller service. You can check balances and transfer funds all with the touch of a button. Call the 24 Hour Teller at #225-274-0807. You will need your account number. The system will ask for a pin # for this service. The pin # is last 4 digits of the primary members' social security number. You can change this through the teller service at any time.

## REMOTE DEPOSIT CAPTURE

This new feature allows you to make deposits of checks directly from your smartphone. It's fast, easy, secure & convenient. The maximum daily mobile deposit amount is \$2,500 and the maximum single check mobile deposit is \$1,500. Checks deposited through mobile deposit capture are subject to normal check holds. Cut off for same day deposit is 2:45pm. Checks MUST be endorsed with your account number, your signature and "For Mobile Deposit" written on the back of the check or the deposit will be rejected.



*\*You must be enrolled in Virtual Branch/Online Banking and have downloaded the Touchbanking app. No third part checks, money orders or checks made payable to cash will be accepted. Make sure you have proper endorsement on the back of the check. Please check our website or call the office for further details and restrictions.*

## E-STATEMENTS

Tired of getting paper statements in the mail? Want to access your statements anywhere at any time? Sign up for e-statements through your Virtual Branch account. Your account information will no longer be mailed to your home address.

To sign up for e-statements simply log into your online account. Click the Self Service tab. You will see a box that says Additional Services to the right, click link for e-statements, click maintain e-statements. Pick the account you would like to receive e-statements on and check the box that says "Electronic", hit ok. That's it. Now you can start receiving e-statements. You will receive an e-mail notification when your statement is ready. Statement information is kept online for 20 months and you can access it at any time.

## *In Memory*

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

**Kohen Blades**  
**Loretta McQueen**  
**Joyce M. Coleman**  
**Grant C. Johnson**

*You are in our thoughts and prayers.*

## EMPLOYEE MILESTONES:

**Ashley Harris**  
4 years - Sept 8

**Gwen LeBleu**  
3 years - Sept 8

**Melissa Stil**  
5 years - Sept 9

**Wendy Meador**  
11 years - Sept 10



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 BRDFCU.

