

HOT Lines

1st Choice for 1st Responders

October 2018



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

November 22-23.....Thanksgiving
December 25.....Christmas Day
January 1.....New Year's 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.

MEMBER APPRECIATION DAY

Come celebrate Member Appreciation with us at our

**Main Office Location on
October 15-17 from 8am-4pm**

We will be at

BRFD Headquarters on October 18 from 11am-1pm

and

St. George Branch October 19 from 11am-1pm

We will have food, drinks and you can enter your name in our drawing for door prizes.

Please come by so we can show our appreciation for the support given to us all year long.

We look forward to seeing you!

*Only primary members will be eligible to enter drawings and receive t-shirt for member appreciation week (Oct. 15th - 19th). Beginning October 22nd joint members on accounts can stop by our locations and pick up their t-shirt. T-shirts are available while supplies last. Only 1 t-shirt allowed per member.



NOMINATIONS FOR BOARD OF DIRECTORS



The Credit Union's Nomination Committee has nominated the following members to fill two positions on the Board of Directors, each to serve a three-year term: Scotty Shelton and Howard Ward.

Any Baton Rouge Fire Department Federal Credit Union member interested in running in the 2019 election must file an official Petition for Nomination with the Credit Union starting November 5, 2018 and ending November 16, 2018. Members interested in the open board positions must be nominated by another primary credit union member. Both the nominator and nominee will have to sign the official Petition for Nomination form. Official nomination petition forms are available at any of our 3 BR Fire Dept FCU locations.

In the event that no additional nominations are received within this time frame, there will be no election and the two nominated by the committee will be seated. For additional information, please call 225-274-8383.

LOAN APPLICATION FEE



Beginning January 1, 2019, any loan application submitted will now have a loan application fee of \$15.

2019 CALENDARS ARE HERE!

Calendars are available at our branches.



4215-HOTLINES-1018



TRAVELING FOR THE HOLIDAYS?

If you are planning a trip this holiday season, please make sure to call the credit union and let us know your travel dates. We will make sure your card is open for travel so you will not have any problems with your debit card on your trip. Remember, all countries except the US are blocked from use unless you call to let us know you are using your debit card out of the country.

THE 4 BEST MONTHS TO BUY A CAR

From Mondays when business is slow to right before closing when salespeople are in a hurry, there's no shortage of theories about the best time to negotiate the best price on a new car. But what if you're not a Monday person or you work the swing shift? We've made it easy by providing the four best months to negotiate a new car deal.



MAY

Memorial Day weekend kicks off the "big sales event" season for car dealers from coast to coast. And of course, the typical Memorial Day sale runs longer than just those three days. If you want to head into summer in a new ride, this is the time to do it. Also, according to data compiled by TrueCar, Memorial Day weekend is an especially good time to shop for a mid-size SUV.

OCTOBER, NOVEMBER AND DECEMBER

Yes, all three of these are good months to go car shopping, but each month for a different reason – and a different type of car. October is the first month that dealers really become aggressive about clearing out the previous model year. According to TrueCar's data, buyers in October average nearly 8% savings off MSRP. October is also a slow month for full-size pickups. With supply high and demand low, it's an especially good time to deal on that F-150 or Ram 1500. Most pickups don't change much from year to year, so if you're willing to accept a truck from the previous model year, you may find yourself with a screaming deal.

Black Friday is supposed to be all about retail. However, in recent years, car dealers have jumped on the Black Friday bandwagon, too. TrueCar data suggests that November is an especially good month to buy midsize and compact cars. However, you're well-advised to avoid SUVs and crossovers in November. Sure, supply is ample, but so is demand. Dealers are less likely to deal on whatever's hot at the moment.

By the time December rolls around, car dealers aren't thinking only about clearing out the previous year's models; they're thinking about hitting their annual sales goals, too. The big push is on to close deals. If you're in the market for an SUV, TrueCar's data indicates that waiting until December will pay off. Regardless of what vehicle you're looking for, keep this in mind: While you may get a great deal on the previous model year, by December your choices will likely be very limited.

BONUS: NEW YEAR'S DAY

Why would you go car shopping after the end of the year? Isn't it already too late? It may surprise you to learn that the car dealer year actually ends on January 2. This gives dealers one final holiday to clear out inventory and make sales quota. It's literally their last chance to sell you a vehicle during the current year, so you're really in the driver's seat, so to speak. Limit your car shopping to the months (and one holiday) described here and you're sure to save some serious dollars. (Article from CUInsight.com)

Of course, BRFD FCU is always here to help you with your next vehicle purchase. Check out our website www.brfdcu.com and click on the Auto Link section. You can virtually test drive vehicles, get values, search rebates and apply for a loan, all in one place.

In Memory

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

Dwight A. LeBlanc
Judd D. Johnson
Clyde E. Kelley

You are in our thoughts and prayers.

EMPLOYEE MILESTONES:

Averi Triche
5 years – October 7
Tasha Glaviano
6 years – November 5
Kasey Shirley
2 years – December 19



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.

