

# HOT Lines

1st Choice for 1st Responders

January 2019



## 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

January 1.....New Year's Day  
 January 21.....MLK Day  
 February 18.....Presidents 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.

## THANK YOU - MEMBER APPRECIATION DAY



We would like to thank everyone who took the time to join us for Member Appreciation. Member Appreciation t-shirts are still available at our main office for those members who have not received their t-shirt. Congratulations to all of our raffle winners! Thank you for your loyalty and support year after year. We look forward to seeing you again at next year's celebration.

## SPECIAL SHARE CERTIFICATE RATES\*

1YR - 2.00% A.P.Y.  
 2YR - 2.50% A.P.Y.

3YR - 2.75% A.P.Y.  
 5YR - 3.00% A.P.Y.

\*Limited Time Only - Offer for New Money Only\*



## 2019 BOARD ELECTIONS



### Candidates are:

- Curt Monte
- Charleston O'Connor
- Howard Ward (incumbent)
- David Wingate

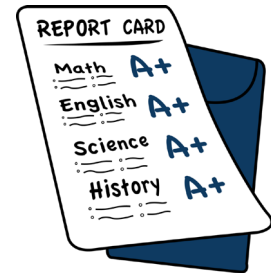
The election for the two Board positions will be held on **Tuesday, January 22nd from 8:00am to 6:00pm**. Voting will be held at our main office location only, located at 11123 Boardwalk Drive. Primary members of the credit union 16 years of age and older are allowed to cast their vote. Accounts must be established as of November 30, 2018 in order to vote. Joint members are not eligible to vote.

# YOUTH GOOD GRADES PROGRAM

BRDFCU is rewarding our young members for their good grades. Simply bring your child's quarter end report card to one of the Credit Union branches and your child can earn \$1 for every A and \$10 for straight A's. We feel young members should be rewarded for report cards they are proud of.

## Rules & Regulations:

1. Students will have to be current credit union members or will need to open an account.
2. Eligible students will have to be enrolled from Kindergarten through 12th grades.
3. A's will earn \$1 each.
4. Straight A's will earn \$10 total.
5. Members must bring in their 6-week or 9-week report card for us to distribute funds.
6. Report card will be accepted for most recent grading period only.
7. Max amount \$10 per student per grading period.



# TIME TO PUT YOUR CREDIT ON ICE?

Reports of data breaches, malware attacks and other identity theft schemes have many Americans scrambling for ways to protect their financial information. A credit freeze, which prevents the opening of any new credit accounts in your name, can be an effective tool. It works because once you've frozen your credit, new lenders can't look at your credit report without your permission... which stops identity thieves' cold in their tracks. Is it right for you? If you think or know your information has been compromised, there's no harm in initiating a freeze because you can lift it easily if you want to apply for credit. However, it's important to remember it's not a silver bullet. There are still ways criminals can access your existing accounts. When it comes to protecting your personal and financial information, a multiple front approach works best. So think of a credit freeze as just one more tool in your arsenal against cyber thieves.



Here's what you need to know before you put your credit on ice.

## How it works:

- A credit freeze only affects new credit applications.
- A credit freeze is free and never expires.
- You will need to contact all three credit reporting agencies: Experian, Equifax and Transunion.
- Requests can be made online or by phone. Be prepared to provide personal information like name, address, date of birth

and Social Security number.

- Each credit bureau will give you a unique PIN or password. Don't lose it. It's the only way you will be able to permanently or temporarily lift the credit freeze.
- You can lift the freeze anytime, in a matter of minutes.

## A credit freeze does not:

- Affect your credit score.
- Prevent you from using your credit cards or any other forms of credit.
- Stop any prescreened credit offers from being mailed.
- Prevent you from getting your free annual credit report.
- Prevent identity thieves from making charges to your existing accounts.
- Stop existing creditors or collection agencies from accessing your credit report.
- Stop you from opening new accounts, renting an apartment, buying insurance or anything else that requires a credit check.

You can temporarily lift a freeze for specific transactions by providing the PIN along with your application for credit, housing or even employment. You simply have to inform anyone doing the background check that the PIN is required to access your credit report. Since each credit bureau has its own PIN, be sure to ask which one they will be using. (Source: <https://www.cuinsight.com/time-to-put-your-credit-on-ice.html>)

## In Memory

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

**Mae S. Ballard**  
**Percy Q. Brister**  
**Michael H. Stephens Sr.**  
**Sadie A. Houston**

**Lane D. Norwood**  
**Ulysses L. Pinell**  
**Marion Wales**  
**Dennis W. Johnson**

*You are in our thoughts and prayers.*

## EMPLOYEE MILESTONES:

**Dawn Heath**  
24 years - February 1

**Supara Treme**  
8 years - February 22

**Jessica Gulino**  
5 years - March 17

**Wendy Kling**  
1 year - March 27



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