



Website: www.nodafcu.org
 e-mail: noda@nodafcu.org

Find your account number in this issue and call the Credit Union to claim your \$25!



- Holidays & Special Events**
- CLOSED**
Independence Day
 Thursday, July 4, 2019
- CLOSED**
Labor Day
 Monday, September 2, 2019
- CLOSED**
Columbus Day
 Monday, October 14, 2019
- CLOSED**
Veterans Day
 Monday, November 11, 2019
- CLOSED**
Thanksgiving Day
 Thursday, November 28, 2019
- Closing at Noon*
 Tuesday, December 24, 2019
- CLOSED**
Christmas Day
 Wednesday, December 25, 2019
- Closing at Noon*
 Tuesday, December 31, 2019



**Hurricane Season is here.
 BE PREPARED!**

**FEE-FREE ACCESS TO YOUR MONEY,
 ALMOST ANYWHERE!**

Download CO-OP ATM/Shared Branch Locator
 TEXT—Text a Zip Code to 91989
 Call 888.748.3266 or for Live Help 888.837.6500
 Lucky Account 16574!

Become familiar with
 finding access to a shared
 when out of your area.

**Download the
 NODA APP
 &
 Setup Remote
 Deposit Capture Today!**

**SURCHARGE FREE ATM'S
 ON THE CO-OP ATM NETWORK**

Have a Life Changing Event???

Moved?

Update your contact info with NODA!

Get married?

- Want to add him/her to your account? Lucky Account 20456!

Get divorced?

-Who is your account beneficiary and/ or joint owner?

Experience the loss of a loved one?

- Was he/she your account beneficiary?

Send a child off to college?

- Want to add Share Draft (Checking) Account and a Debit Card?

Getting money to them will be as easy as an online transfer or a phone call!



NODA Federal Credit Union

Slidell Office Hours

720 Robert Blvd., Slidell, LA 70458

Phone: (985)259-4145 Fax: (985) 259-4180

AUDIO RESPONSE TELLER: (504) 272-2585

Hours of Operation:

Monday—Thursday 9:00 AM to 4:00 PM

Friday 9:00 AM to 5:00 PM

Saturday—9:00 AM to 1:00 PM

Office in the 101 Bldg.

(Open for the employees with a badge to enter the facility only)

Phone: (985) 259-4145 ext. 1301

Monday through Friday— 9:00 AM to 2:00 PM

Before and/or after hours by appointment at all locations!

**NODA Federal Credit Union
 Members**

Can Save with SPRINT!

Visit:

www.LoveMyCreditUnion.org/Sprint

Loan Interest Rates...

New Cars/Trucks/Vans

(Current and previous year models w/ less than 25,000 miles)

Rates as Low as **1.9%**

Rates based on credit score, length of maturity and down payment/trade in equity

Used Cars/Trucks/Vans

(more than 25,000 miles)

Rates as Low as **3.9%***

80% to 100 financing

*Loan promotion terms apply

**Report Lost/Stolen
VISA CheckCards
Immediately!
1-800-558-3424**

Individual Personal Loan

Rates as Low as **7.5%**

Up to 72 months

All Rates Based on Credit Scoring and down payment

IF Loans (Open-End) - 15%

up to 60 months

Share Loan - Share Secured

(Contact your Credit Union)

Education/Tuition Loans - 6.9%

VISA Card Program— serviced by Elan

VISA Bonus Rewards Card*

VISA Bonus Rewards PLUS Card*

VISA Platinum*

*There is a link on our website for more details or give us a call.

First Mortgage Loans

Visit www.nodafcu.org to get latest rates & get pre-approved!

Serviced by CU Member Mortgage & Colonial Savings

Other Collateralized Loans as Low as . . .

New Boats, Utility Trailers,
Motorcycles - 3.9% APR

Used Boats, Utility Trailers,
Motorcycles - 4.9% APR

New Mobile Homes, Recreational Vehicles,
Motor Homes & Campers - 4.9% APR

Used Mobile Homes, Recreational Vehicles,
Motor Homes & Campers - 5.9% APR



Direct Deposit / Electronic Payment Information

NODA Federal Credit Union

Routing no.—265075870

Your name: _____

Your Account no.: _____

Share Dividend Rates

Effective April 1st, 2019, thru June 30, 2019 and payable July 1st, 2019

	Rate	APY
IRA	2.00%	2.018%
Share Accounts		
\$100.00 to 9,999.99..	.25%	.2502%
\$10,000 and over.....	.40%	.4006%

Dividend Computation: IRA's and Share Savings. Dividends are earned on the average daily balance for the dividend period and credited on the first day following the earning quarter. Accounts closed before the end of the quarter earn no dividends for the quarter.

Share Draft Dividend Rate 0.15% APY 0.01501%



Statutory lien. If you are in default on a financial obligation to us, a federal law gives us the right to apply the balance of shares and dividends in your account(s) at the time of default to satisfy that obligation. Once you are in default, we may exercise this right without further notice to you.

New Member One Time Fee	- 1.00
Share Draft Fees:	
Share Draft Monthly Fee	*- \$10.00*
<i>*Free with e-Statements OR with a minimum balance of \$300</i>	
Share Draft Photocopy	- 1.50**
<i>**Free with online banking</i>	
Member Privilege Overdraft Fee	- 25.00
NSF Return Fee	- 25.00
Stop payment (placement)	- 5.00
Stop payment, if presented additional	- 20.00
Account History/Statement Copy	- 1.50 *available free online
VISA CheckCard -Initial issue fee 1st card	- N/C
additional cards on same account	- 5.00
Unscheduled replacement	- 15.00
Re-issue PIN	- 5.00
ACH/EFT TRANSFER NEXT DAY	- FREE
ACH/EFT TRANSFER SAME DAY	- 5.00
Wire Transfer – Domestic (outgoing)	- 10.00
Wire Transfer— International (outgoing)	- 30.00
Wire Transfer (Incoming)	- N/C
WESTERN UNION	- 15.00

PRODUCTS FOR SALE:	
Money Orders (Maximum amount \$1,000.00)	- 1.50
VISA GIFT CARDS (\$10 to \$1000)	- 2.75

OTHER MISC. FEES:	
Credit Union checks payable to member	- N/C
Credit Union checks payable to a 3rd party	- 1.50
Returned Deposited/Cashed checks	- 25.00
Christmas Club withdrawal (after 1st)	- 5.00
NEW—DORMANT ACCOUNT FEE- \$5.00 per month after 12 months of NO ACTIVITY on accounts with BALANCE LESS THAN \$1,000.00	
Address Change requested by member	- N/C
Address Change Notified by Post Office	- 2.00

Statistics . . .

	June 2018	June 2019
Assets	\$37,000,000	\$36,300,000
Shares	30,000,000	29,700,000
Loans	14,200,000	15,300,000
Members	3,538	3,470
No.of Loans	1,563	1,589

