

**NODA Federal Credit Union**  
**NEW TEMP Address: 550 Pontchartrain Dr. Ste. B, Slidell, LA 70458**  
 Contact us: Audio Response (NODA-Talk) (504) 272-2585  
 Main Line (985) 259-4145 [www.nodafcu.org](http://www.nodafcu.org) [noda@nodafcu.org](mailto:noda@nodafcu.org)

# Interest Points...

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



**NO CREDIT CHECK**

**NODA Federal Credit Union  
 Members  
 Can Save with SPRINT!**

Visit  
[www.LoveMyCreditUnion.org/Sprint](http://www.LoveMyCreditUnion.org/Sprint)

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## Loans Online

If you need a loan, it may be just a few clicks and keystrokes away. Go online to the credit union's website to check out our low rates and then fill out the loan application. We'll be back in touch with you shortly.

Whether you're in need of a personal loan to take care of an unexpected expense, are in the market for new wheels, or are ready to tackle that home improvement project, we have a loan to meet your needs. You'll find our low interest rates and convenient repayment terms will make your loan budget-friendly, and with an automatic transfer or payroll deduction, you can put your payments on autopilot. Borrowing from the credit union has never been easier, so scroll on over to our website and apply online. We're open 24/7, 365! Lucky Account 13848!

## Take The Stress Out Of Back To School

While the summer is just getting started, we all know how time flies when you're having fun in the sun! One day you're relaxing poolside and the next you're prepping for the first day of school.

While returning to the classroom can be emotional for kids, it can be a financial obstacle for many parents, as back to school requirements and lists seem to get more complicated and longer each year. From binders and backpacks to computers and clothes, families on average will spend just under \$700 on back to school supplies, according to the National Retail Federation. That's a small fortune!

One way to ease the transition from summer vacation to school days, and take the stress out of back to school shopping with a NODA Federal Credit Union "No Credit Check Back to School Loan."

Funds from your loan can go toward any or all of the following:

- \* School supplies (pencils, notebooks, etc.)
- \* Laptops, PCs, or Tablets
- \* Clothing or school uniforms
- \* College textbooks
- \* Dorm room gear
- \* Anything else to send your student to the head of the class!

Why not take the stress out of back to school expenses so you and your family can enjoy every precious sun-drenched moment of summer? Apply today! No Credit Check Back to School Loan. Just visit [www.nodafcu.org](http://www.nodafcu.org), or call



Go Green and Save Some Green!  
 Your Share Draft (checking) Account is  
**FREE** with e-Statements!



## PRIVACY NOTICE

**NODA Federal Credit Union**, your member owned financial institution, is committed to providing you financial products and services to meet your needs and reach your financial goals. We are equally committed to protecting our member's privacy. You can be confident that your financial privacy is a priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information.

### Holidays & Special Events

**ANNUAL MEETING  
OF THE  
MEMBERSHIP  
Friday, April 21, 2017  
Celebrations  
2700 General DeGaulle**

Memorial Day  
Monday, May 29th, 2017

Independence Day  
Tuesday, July 4th, 2017

**August & September  
Call the Credit Union  
for a  
Back to School Loan!**

Labor Day  
Monday, September 4, 2017

Columbus Day  
Monday, Oct 9th, 2017

**International Credit Union Day  
Visit the Credit Union!  
Thursday, October 19th, 2017**

Veterans Day  
Friday, November 10th, 2017

Thanksgiving Day  
Thursday, November 23th, 2017

### Information We Collect And Disclose About You

We collect nonpublic personal information about you from the following sources:

**Information we receive from you on applications and other forms;**

**Information about your transactions with us or others;**

**Information we receive from a consumer reporting agency;**

**Information obtained when verifying the information you provide on an application or other forms. This may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.**

We may disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our member's privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the member information we provide to them.

We do not disclose any nonpublic personal information about our members and former members to anyone, except as permitted by law.

### How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information.

**\* Pre-Approval Conditions:**

\$1,000 Loan @ 14.9% APR

- NO Additional Application Required
- NO Credit Check Required
- Payments MUST be made by Payroll Deduction Or Direct Deposit (established prior to processing) \_\_\_\_\_ Monthly Transfer \_\_\_\_\_ Bi-Weekly Transfer
- Must be a Member over one year and in Good Standing
- Available July 15, 2017 through September 30, 2017
- \$35 Loan Fee applies
- **Be sure to attach your most recent pay stub**
- **Must be employed at your current job for at least 1 year**

**We have a \$1,000 Back to School Loan  
\*pre-approved just for you.  
All you have to do is sign for it  
and pick-up your check.**

**Personal Reference: Closest relative not living with you.**

**Name:** \_\_\_\_\_

**Phone #:** \_\_\_\_\_

**Relationship:** \_\_\_\_\_

**Supervisor's Name:** \_\_\_\_\_

**Phone #:** \_\_\_\_\_

**Member Acct. # \_\_\_\_\_ - PLEASE Have Your Earnings Statement/Proof of Income Attached!**

Borrower's First Name	Middle Initial	Last Name	Social Security Number
Physical Address (NO P.O. Box)	City	State	Zip
Home Phone	Work Phone	Cell Phone	Email Address
Repayment Options (Check One) _____ Monthly Transfer OR _____ Bi-Weekly Transfer			

**LOAN DISCLOSURE STATEMENT, NOTE AND SECURITY AGREEMENT - 1 YEAR**

**TO BE COMPLETED BY CREDIT UNION:**

**Your Loan Account Number** \_\_\_\_\_ **Your Monthly Payment Will Be \$** \_\_\_\_\_ **Beginning** \_\_\_\_\_

**Itemization of Amount Financed:**

**Amount Financed: \$1,000.00 Loan Fee: \$35.00 Amount Given to you directly: \$** \_\_\_\_\_

**Approved By:** \_\_\_\_\_

<u>Payment Frequency</u>	<u>Number of Payments</u>	<u>Amount of Payments</u>	<u>Annual Percentage Rate</u>	<u>Amount Financed</u>	<u>Total of Payments</u>
Monthly	12	\$91.00 *	14.9%	\$1,000	\$1,091.18 *
Bi-Weekly	24	\$45.50 *	14.9%	\$1,000	\$1,080.54 *

Borrower understands that a copy of this LOAN DISCLOSURE STATEMENT, NOTE AND SECURITY AGREEMENT will be sent to them when funds are disbursed. For value received, Borrower promises to pay to the order of Lender the principal amount (consisting of the above Amount Financed) of the above loan, with interest at a rate per annum equal to the Annual Percentage Rate shown above on the balance of such principal amount from time to time remaining unpaid. Such payments shall be made in the installments provide for the above Payment Schedule, and if Borrower shall fail to pay any installment in full on or before the due date of such installment, the Lender, at its option, may declare this loan to be immediately due and payable. Borrower at that time agrees to pay the total unpaid balance as well as any additional interest on the principal amount of such installment, at the rate of interest specified above, from such due date until such principal amount is paid in full, where permitted by law. Borrower also agrees to reimburse Lender promptly for (a) all costs and expenses, including collection costs, reasonable attorney's fees and legal expenses incurred by Lender in endeavoring to collect or enforce any of the liabilities or to realize upon any of the Collateral and (b) all expenses incurred by Lender in performing any agreement of Borrower herein which Borrower shall fail to perform or in taking any other action which Lender deems necessary for the maintenance or preservation of any Collateral or Lender's interest therein.

Borrower shall have the right to prepay the principal amount of the Loan, without penalty, in full or in part, at anytime, provided that Borrower shall have paid all interest then accrued on the Loan.

Borrower authorizes Lender to receive information from others about Borrower's credit history or employment. Borrower also authorizes Lender to release to others, information regarding Borrower's credit and account (s) experience with Lender. (\* Estimate)

**I AUTHORIZE NODA FEDERAL CREDIT UNION TO TRANSFER MY LOAN PAYMENTS FROM MY NODA ACCOUNT AND TO DEDUCT \$35 FROM MY LOAN PROCEEDS. I UNDERSTAND THAT I AM RESPONSIBLE FOR STARTING OR INCREASING MY PAYROLL DEDUCTION SO THAT FUNDS ARE AVAILABLE FOR THE LOAN PAYMENT TO TRANSFER.**

X \_\_\_\_\_ Date \_\_\_\_\_



# Loan Interest Rates...

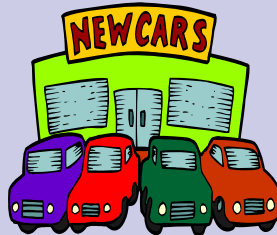
## New Cars/Trucks/Vans

(Current and previous year models w/ less than 20,000 miles)

**Rates as Low as 1.9%**

up to 72 months

80% to 100% financing



## Used Cars/Trucks/Vans

(more than 20,000 miles)

**Rates as Low as 3.9%**

Up to 72 months

80% to 100% financing

**All Rates Based on Credit Score and down payment**

## Individual Personal Loan

**Rates as Low as 7.5%**

Up to 72 months

## 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

Get Terms and Apply Online: [www.nodafcu.org](http://www.nodafcu.org)

OR

Give the Credit Union a Call -served by Élan

VISA Bonus Rewards Card\*

VISA Bonus Rewards PLUS Card\*

VISA Platinum\*

## First Mortgage Loans

Visit our website to view all the Mortgage Loan

Products Available through NODA FCU and

CUMembers Mortgage! Online Quotes!

Conventional—FHA VA USDA and more!

Loans kept in NODA FCU portfolio are service by Colonial Financial



## Other Collateralized Loans as Low as . . . 3.9%

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

Lucky Account—18936

**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.

# Statistics . . .

	June 2016	June 2017
Assets	\$35,400,000	\$35,800,000
Shares	28,900,000	29,300,000
Loans	13,200,000	14,100,000
Members	3,608	3,608
No.of Loans	1,427	1,513

## Share Dividend Rates

Effective April 1st, 2017, thru June 30, 2016, and payable July 1st, 2017.

	Rate	APY
IRA .....	2.00%	2.018%
<b>Share Accounts</b>		
\$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.

Your Savings At The Credit Union Are Federally Insured To At Least **\$250,000**

Share Draft Dividend Rate 0.15% APY 0.01501%

## Fee Schedule Effective 10/01/2011

New Member One Time Fee	- 1.00
Share Draft Fees:	
Share Draft Monthly Fee	- 15.00
	<i>Free with e-Statements OR with a minimum balance of \$300</i>
Share Draft Photocopy	- 1.50
	<i>Free with online banking—check imaging</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
<b>Unscheduled replacement</b>	<b>- 15.00</b>
Re-issue PIN	- 5.00
Wire Transfer - Domestic (outgoing)	- 10.00
Wire Transfer—International (outgoing)	- 30.00
Wire Transfers (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
Certified Check requested by member	- 5.00
Certified Check requested by non-member	- 10.00
Returned Deposited/Cashed checks	- 25.00

Christmas Club withdrawal (after 1st)	- 5.00
Dormant Acct. (less than \$50 & no activity for a year)	- Fined Off and Account Closed
Address Change requested by member	- N/C
Address Change Notified by Post Office	- 2.00

Report Lost/Stolen VISA CheckCards Immediately!  
1-866-546-8273

## LAST Word

Happiness is a shadow. If you chase it, it moves further away. But if you turn to make others happy, it will follow you. Make others Happy and be Happy.