



720 Robert Blvd. , Slidell, LA 70458  
 Contact us: (985) 259-4145 AUDIO RESPONSE: (504) 272-2585  
 Fax: (985) 259-4180  
 Website: www.nodafcu.org nodafcu.org

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

## Holidays & Special Dates

78th Annual Meeting of the Membership  
 Friday, April 26, 2019  
 7:00 pm to 10:00 pm

@  
 Celebrations—2700 General DeGaulle,  
 New Orleans, LA

*Closed*



Monday, January 21, 2019

*Closed*



Monday, February 18, 2019

*Closed*



Tuesday, March 5, 2019



Friday, April 26, 2019  
 Slidell Office is Closing at 3:00 pm

### Regular Hours of Operations

720 Robert Blvd., Slidell, LA  
 Monday—Thursday  
 9:00 am to 4:00 pm  
 Friday—9:00 to 5:00  
 Saturday—9:00 to 1:00

101 Bldg.— Monday thru Friday  
 9:00 to 2:00\*

\*Hours subject to change due to changes in USDA/NFC 's Schedule

## Board of Directors

*When was the last time a BANK said, “We had a good year, so lets give some money back to our customers.” ?*

**APPROVED**

For the 13th consecutive year, your Credit Union’s success is returned to you, our share holders, in the form of an **Interest Rebate & a Bonus Dividend!!!**

**3% BONUS**

On December 31st your account was credited with a Bonus Dividend of 3% of the dividends you received in 2018. (Share Certificate Dividend is NOT included in the calculation)

**Dividend**

On December 31st, if you had open loan(s) with NODA FCU in 2018, your account was credited with an Interest Rebate of 3% of the interest you paid to NODA in 2018.

**&**

**3% Interest**

If you are reading this and you took the dealership’s rate that was slightly lower than NODA’s, how much did they refund to you at the end of the year? **Lucky Account 7014!**

**REBATE!**

Thank you for your continued

Loyalty and Support!

## What's New at Your Credit Union



is NOW a Shared Branch!!!

You can transact your business at NODA on your credit union accounts with other participating credit unions!



### Download the FREE NODA Mobile App for your smart phone!

Google Store has the NODA Mobile App for your Android Phone .  
 Apple Store has the NODA Mobile App for your iPhone .  
 As soon as you get the mobile app request the Mobile Deposit feature.  
 Now you are ready to enjoy the convenience of MOBILE Deposit!  
 Just another feature for the convenience of our members where ever you may be!

Need assistance in anyway? We are just a phone call or e-mail away!

**TIP: Endorse your mobile deposit checks with your name, account number and Mobile Deposit NODA FCU, Lucky Account 20858!**

# Loan Interest Rates...

## New Cars/Trucks/Vans

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

**Rates as Low as 1.9%**

up to 72 months  
80% to 100% financing



## Used Cars/Trucks/Vans

(more than 25,000 miles)

**Rates as Low as 3.9%\***

Up to 72 months  
80% to 100% financing  
\*Loan promotion terms apply

## 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](http://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



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

# Share Dividend Rates

Effective October 1st, 2018, thru December 31st, 2018, and payable January 1st, 2019.

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

**Share Draft Dividend Rate** 0.15% APY 0.01501%

**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.



<b>New Member One Time Fee</b>	- 1.00
<b>Share Draft Fees:</b>	
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
<b>VISA CheckCard</b> -Initial issue fee 1st card	- N/C
additional cards on same account	- 5.00
<b>Unscheduled replacement</b>	- 15.00
Re-issue PIN	- 5.00
<b>ACH/EFT TRANSFER NEXT DAY</b>	- FREE
<b>ACH/EFT TRANSFER SAME DAY</b>	- 5.00
Wire Transfer – Domestic (outgoing)	- 10.00
Wire Transfer— International (outgoing)	- 30.00
Wire Transfer (Incoming)	- N/C
<b>WESTERN UNION</b>	- 15.00
<b>PRODUCTS FOR SALE:</b>	
<b>Money Orders</b> (Maximum amount \$1,000.00)	- 1.50
<b>VISA GIFT CARDS (\$10 to \$1000)</b>	- 2.75
<b>OTHER MISC. FEES:</b>	
Credit Union checks payable to member	- N/C
<b>Credit Union checks payable to a 3rd party</b>	- 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



# the LAST Word

It's better to enjoy the present while it's happening than worrying about the future.

# Statistics . . .

	December 2017	December 2018
Assets	36,200,000	36,600,000
Shares	29,700,000	29,900,000
Loans	14,800,000	15,100,000
Members	3605	3509
No.of Loans	1605	1687