



**Baton Rouge City Parish**  
Employees' Federal Credit Union



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### GO MOBILE!

Download our mobile app to quickly check your recent account transfers! You can even pay bills and make transfers, plus more handy features! It's so convenient you'll wonder why you didn't download it sooner.



### SAVE YOURSELF SOME CASH!

Refinance your auto loan and lower your monthly payments when you switch with us. Why pay more when you don't have to?

[LEARN MORE](#)

## PRESIDENT'S MESSAGE

Can you believe it's already 2023? I hope your holiday celebrations were filled with love and joy and included heartfelt visits with family and friends.

Now, I have to ask: have you made your resolutions yet? At Baton Rouge City Parish Employees' Federal Credit Union, we have a resolution to fortify your financial health that's easy to maintain. It starts with reviewing your last year's financial goals. Set some new ones, and include the ones from last year if they're still relevant or you would still like to accomplish them. Then, consider ways to reduce interest rates on your credit cards and loans and devote more of your budget to saving. By doing this, you will have an encouraging look at how far you've come over the past year financially and get excited for this year.

After all, you are what makes our credit union family so great! Whatever your goals, we are committed to helping you reach them. Our continuous community support and the solutions we offer are designed to fit your individual needs. Our goal for this new year is to be even better at giving you the exceptional service you've come to expect.

Thank you for another great year of community! Let's dive into 2023 together and thrive!

**Doris Richardson**  
*President and CEO*



### CHECK OUT STAR ONLINE

Take advantage of STAR Online. You can transfer money between accounts, view account history and images of checks written, make loan payments, and much more. We also have bill pay, e-Statements, and online loan application.



### 3 WAYS TO GET OUT OF DEBT

Debt doesn't have to control your life. While it can be stressful to manage, it's not impossible to get control of. We've got three tips to help you find the light at the end of the tunnel.

**Consolidate.** Debt consolidation is a strong option for getting out of debt. With a personal loan, you can pay off debt from multiple sources. Then, you pay off the loan with one monthly payment at one interest rate. This makes it easier for you to pay it off since the rate will likely be lower, and you don't have to keep up with multiple bills.

**Transfer balances.** Too much credit card debt with high interest? Apply for a low-interest credit card and transfer the balance over to that one. Now you'll be able to pay off your debt at a better rate, which saves you money.

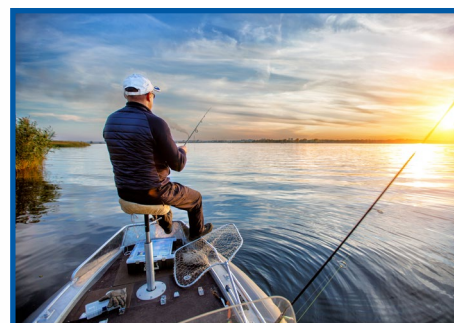
**Consult a counselor.** Debt counselors are a great tool for navigating your way out of debt. If you feel like you have no idea where to start, consult someone for debt management and build a path toward financial wellness. They can help you make a plan that works for you and your goals.

Ready to get out of debt? Contact us about personal loans and balance transfers!



#### OPEN AN ACCOUNT!

You haven't truly experienced great banking until you've done it with a credit union! Open a checking account with us today, and we'll show you the credit union difference you've been missing.



#### EXPERIENCE MORE!

There's nothing like tearing across the lake with the wind in your hair and water spraying your face! With a boat loan from Baton Rouge City Parish Employees' FCU, you can experience that and more. Low interest rates and flexible terms mean you can buy a high-quality boat of your own!

[LEARN MORE](#)

**GET WHAT YOU NEED!**  
One of our Mastercard Credit Cards is the perfect way to get WHAT you need WHEN you need it! Plus, you can build your credit along the way!

**6 HOBBIES TO TRY THIS SPRING**

Spring is coming! Most of us are itching to get back outside and enjoy the warmer weather. Need some inspiration for new outdoor activities to cure your cabin fever? We have six that are sure to do the trick.

1. Fishing	4. Cycling
2. Photography	5. Camping
3. ATVs	6. Hiking

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