



Baton Rouge City Parish
Employees' Federal Credit Union



WELCOME

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With A Boat Loan

Upgrade Your Ride And Hit
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PRESIDENT'S MESSAGE

Thank you for your continued trust in Baton Rouge City Parish Employees' Federal Credit Union. We are excited about the future and are committed to providing you with new and improved products and services, including competitive loan rates and innovative savings options. We are also investing in technology to enhance your banking experience. Our main goal is to make managing your accounts convenient, efficient, and secure. As always, we remain actively engaged in our community and dedicated to delivering exceptional service and value to our members. Thank you for your membership, and we look forward to serving you in the upcoming quarter and beyond.

Doris Richardson, *President and CEO*

PLAN THE PERFECT BOAT DAY WITH A BOAT LOAN

Plan the perfect boat day by securing a boat loan from us. We provide members with competitive rates, personalized service, and favorable loan options. Once approved, choose the vessel and the location, and pack essentials!

[▶ LEARN MORE ON
OUR WEBSITE](#)



STAY CONNECTED!



UPGRADE YOUR RIDE AND HIT THE ROAD IN STYLE!

With our low-interest auto loans, you can cruise towards your goals without breaking the bank. Don't settle for anything less than the car you deserve.

[APPLY NOW](#)

WHEREVER YOU GO, YOU'LL ALWAYS HAVE YOUR CREDIT UNION ACCOUNTS WITH YOU!

Shared Branching allows you to access your account at a convenient location near you to perform basic financial transactions. Just walk in a participating branch with your government issued id and home credit union member number.

<https://co-opcreditunions.org/locator/?ref=co-opsharedbranch.org&sc=1>

BACK-TO-SCHOOL CHECKLIST: TIPS FOR COLLEGE STUDENTS

As the summer break comes to an end, it's time to gear up for the start of the new academic year. Whether you're a new college student or a returning one, the back-to-school season can be overwhelming, especially when trying to get organized and prepared for the upcoming semester. That's why having a checklist can be a helpful tool to ensure you have everything you need to start the school year off right. And as a member of Baton Rouge City Parish Employees' Federal Credit Union, you have access to additional resources to make the back-to-school transition even smoother.

Here's a back-to-school checklist for college students:

- **Plan your budget:** Create a list of all the expenses you anticipate, including tuition, textbooks, and housing costs. As a member of a credit union, you have access to financial planning resources that can help you create a budget and manage your finances throughout the school year.
- **Purchase textbooks:** Textbooks can be expensive, so start looking for deals early. Consider buying used textbooks or renting them from a website or bookstore.
- **Get organized:** Get organized with a planner or calendar to keep track of important dates, deadlines, and assignments.
- **Apply for scholarships and grants:** Research and apply for scholarships and grants that are relevant to your major, interests, or demographic.
- **Apply for a Back-to-school loan:** Stop in to see us and discuss how a back-to-school loan could help you prepare for your upcoming school year.

Going back to school can be a stressful and exciting time, but with the right tools and resources, you can start the academic year off on the right foot. By following this checklist and utilizing the benefits of your membership, you can make the transition smoother and set yourself up for success.

SAVE YOURSELF SOME BIG BUCKS!

Refinance your auto loan and save yourself big bucks. Our auto loan experts can guide you through the process and find the best rates to fit your budget.



HOLIDAY CLOSURES



Independence Day
Tuesday, July 4

Labor Day
Monday, September 4

COMMON CREDIT SCORE TRUTHS AND MYTHS

Although credit scores may be confusing - it is important to know the truths and myths.

Truths: Payment history matters, credit utilization matters, negative information can stay on your report, and regular monitoring is important

Myths: Checking your credit score won't lower it, closing old accounts can hurt your score, and credit repair companies can't instantly fix your credit

Stay informed about your credit health, monitor your credit regularly, and be cautious of false promises from credit repair companies.



4 CYBERSECURITY TIPS FOR SUMMER TRAVELERS

- Update all devices with the latest software updates and security patches installed
- Use strong and unique passwords for all your accounts
- Beware of public Wi-Fi as these networks may not be secure
- Enable two-factor authentication to protect your accounts from unauthorized access

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