



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

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## PRESIDENT'S MESSAGE

As we step into the first quarter of this year, I want to express my heartfelt appreciation for your trust and continued partnership with Baton Rouge City Parish Employees' Federal Credit Union. Your loyalty has been the bedrock of our success, and we are deeply grateful for it. To show you our gratitude, our board members have approved an interest rebate to eligible members, and will be disbursed in the first quarter of 2024.

We are excited to bring you another edition of our quarterly newsletter, packed with insightful financial tips, updates on new services, and stories from our community. It's our way of staying connected and helping you stay informed about all the opportunities and resources available to you.

Once again, thank you for being a valued member. Together, let's make this first quarter a period of growth, prosperity, and shared success.

**Doris Richardson**, President and CEO



### "You Need to Carry a Balance for Good Credit"

**Truth:** You don't need to carry debt to have a good credit score. Paying off your credit card balances in full and on time shows responsible credit use.

## TURN YOUR ASPIRATIONS INTO REALITY WITH AN AUTO LOAN!

From stylish sedans to powerful SUVs, enjoy competitive Auto Loan rates and flexible terms. Apply now to quickly hop into the driver's seat!

RATES AS LOW AS **2.99%** APR\*

**APPLY NOW!**

## STAR ONLINE

With our Mobile Banking App and STAR Online, paying bills is a breeze. Seamlessly schedule, track, and make payments on the go. Enjoy the convenience of secure and efficient Bill Pay right at your fingertips!



**JOIN NOW &  
DOWNLOAD  
OUR APP!**

## HOW TO FIND THE BEST COUPONS

In today's fast-paced world, finding ways to save money is a top priority for many individuals and families. One fantastic way to keep your finances in check is by using coupons. Coupons can help you stretch your budget, allowing you to get more value for your hard-earned money. Here are some tips to help you find the best coupons:

- **Store Apps:** Download the apps of your favorite stores. Many retailers offer app-exclusive coupons and discounts to reward loyal customers.
- **Store Loyalty Programs:** Joining store loyalty programs can grant you access to exclusive discounts, coupons, and early sale notifications.
- **Social Media:** Follow your preferred brands and stores on social media platforms like Facebook and Instagram. Companies often share special deals and promotions with their followers.

## LOOKING FOR A CREDIT CARD THAT SUITS YOUR LIFESTYLE?

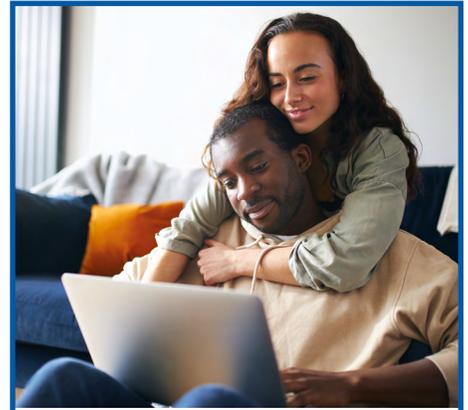
Apply for our Mastercard Credit Card and enjoy the convenience of worldwide acceptance and competitive interest rates!



## PROTECTING YOUR PERSONAL INFORMATION

In our modern digital landscape, where online transactions and data sharing are integral aspects of our daily lives, cybersecurity has become a key concern. Protecting your personal information and financial assets should be a top priority.

Securing your online accounts and transactions can significantly reduce the risk of falling victim to financial fraud or theft. Your personal information is priceless, and cybersecurity measures, such as encryption and secure authentication, are in place to ensure your data remains private and inaccessible to cybercriminals. Another important aspect is the prevention of identity theft. Staying vigilant online and protecting your personal information is essential in mitigating this risk!



## CONSOLIDATE YOUR DEBT WITH A PERSONAL LOAN!

One monthly payment at an excellent interest rate is smart banking!

**APPLY TODAY**

## LIFE IS BETTER ON THE WATER!

Life is better on the water, and with our boat loans, you'll be able to sail away into the sunset in no time. Apply now and start your boating adventure today!



**LEARN MORE & APPLY**

## HOLIDAY CLOSURES

**New Year's Day:** January 1, 2024

**Martin Luther King Jr. Day:**  
January 15, 2024

**Mardi Gras:** February 13, 2024

**Good Friday:** March 29, 2024

## BE ON THE LOOKOUT!

BRCPEFCU's 2024 Annual Meeting is coming soon! Be on the lookout for more information.

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