



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



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### HOLIDAY CLOSURES

**Veterans Day:** November 11

**Thanksgiving:** November 24 & 25

**Christmas:** December 23 & 26

**NYE:** December 30 at noon

**New Year's:** January 2

### GET WHAT YOU NEED TODAY!

One of our Mastercard credit cards is the perfect way to get WHAT you need WHEN you need it! As an added bonus, our Platinum, Gold, and Classic Mastercards have NO balance transfer fees! Plus, you can build your credit along the way!



## PRESIDENT'S MESSAGE

Somehow, some way, we are down to the last quarter of the year! When we reflect on what this past year has brought us, we feel nothing but gratitude for our valued members.

You are what makes this place so great! We are committed to providing continuous support to our community and offer solutions that fit each of your individual needs. Our goal for the next year is to be even better at giving you exceptional service!

Whatever your goals are for the next year, we will continue to be devoted to helping you reach them. And, as the year winds down, know that we are here to support you with anything that comes up. With the kids heading back to school and the holidays around the corner, we've got your back.

Thank you for another great year! We will continuously provide you with the tools you need to achieve success. It's what we love.

**Doris Richardson**  
*President and CEO*

### BENEFITS SO GOOD YOU'LL REJOICE!

Did you know our checking accounts have no monthly service charges, overdraft protection, free online/mobile banking, and more?

For more information about the benefits our members enjoy, visit our website.

[LEARN MORE](#)





### CHECK OUT STAR ONLINE

From the comfort of your home or office, 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.

### EMBARK ON YOUR NEXT ADVENTURE!

Riding on an ATV is fun for everyone! Check out our low loan rates and apply for an ATV loan today!

**APPLY NOW!**



### GET EXACTLY WHAT YOU NEED.

We offer several unique mortgage loan options for you to go through with our knowledgeable loan officers. That way, you'll be able to close on your new home knowing you found the perfect fit!

**APPLY TODAY**

### GET YOUR CHRISTMAS SHOPPING DONE EARLY!

Holiday shopping can be simpler than ever when you open one of our Christmas Club Accounts. By opening one and transferring funds into it all year long, you'll already have a head start when it's time to begin gift buying! It doesn't get any easier than that!



### DOWNLOAD OUR MOBILE APP!



### FEEL THE DIFFERENCE!

We make car buying or refinancing a breeze. By using our online car shopping tool and applying for your auto loan online, we can get you in and out of the dealership so fast it'll blow you away!

**LEARN MORE**

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