

LIVINGSTON PARISH FEDERAL CREDIT UNION NEWS

Denham Springs, Louisiana

January 2017

Message from the Chief Executive Officer

WOW!!! What a year!

Many members I have talked to lately were happy to see 2016 go. Yet we are very thankful for the help that our community people (members) provide to each other as all seek to overcome the great flood of 2016.

We have been able to provide many of our members with low interest loans that were used to do home repair and buy used and new autos. We saw a record number of autos that were total losses. We stand committed and ready to continue help our membership.

We will provide details regarding a \$500 Scholarship that will be given to one of our members. Details relative to how to apply and criteria will be in our next newsletter. We will award this scholarship in late April or early May.

As we struggle together to rebuild our community and our homes, let us continue to bond as one united to help one another.

Call me if we can help. Email me at mrb_lpcu@bellsouth.net.

Happy New Year to all of you.

"Our members mean more than money".

Fred Banks, CEO/President

ANNUAL MEETING

THE ANNUAL MEETING OF THE LIVINGSTON PARISH FEDERAL CREDIT UNION IS SCHEDULED FOR THURSDAY FEBRUARY 18, AT 6:30 PM AT THE LM LOCKHART COMMUNITY CENTER at 320 MARTIN LUTHER KING DRIVE, DENHAM SPRINGS LOUISIANA 70726

YOU ARE INVITED TO ATTEND.

AUTO LOAN RATES

SPECIAL RATES END MARCH 31, 2017

New Auto (2014-2017)

as low as 2.99% APR*

100% Financing up to 72 months
(subject to creditworthiness)

Used Auto (2009-2013)

as low as 6.99% APR*

100% Financing up to 54 months
(subject to creditworthiness)

APR* = Annual Percentage Rate

*Member Beacon score must be 640 or higher *Member Beacon score 600 to 639- increase rate by 1 point below 600 increase rate by 4 points

Holiday Closings

DR MARTIN LUTHER KING DAY – JANUARY 16, 2017

MARDI GRAS – FEBRUARY 28, 2017

GOOD FRIDAY – APRIL 14, 2017

Simple Steps to Prevent Identity Theft

Please consider these steps to protect yourselves from identity thieves:

- Keep Your Computer Secure
- Use security software and make sure it updates automatically; essential tools include: Firewall-Virus/malware protection
- Treat your personal information like cash, don't leave it lying around
- Check out companies to find out who you're really dealing with
- Give personal information only over encrypted websites – look for "https" addresses.
- Use strong passwords and protect them
- Back up your files
- Avoid Phishing and Malware
- Avoid phishing emails, texts or calls that appear to be from the IRS and companies you know and trust, go directly to their websites instead
- Don't open attachments in emails unless you know who sent it and what it is
- Download and install software only from websites you know and trust
- Use a pop-up blocker
- Talk to your family about safe computing
- Don't routinely carry your social security card or documents with your SSN.
- Do not overshare personal information on social media. Information about past addresses, a new car, a new home and your children help identity thieves pose as you.
- Keep old tax returns and tax records under lock and key or encrypted if electronic. Shred tax documents before trashing.
- **Check your credit report annually; check your bank and credit card statements often**
- Review your Social Security Administration records annually: Sign up for My Social Security at www.ssa.gov.

FREE Annual Credit Report

Did you know that you're entitled to a free annual credit report from any national consumer credit reporting agency by law? Get a glimpse of how creditors see you and protect your identity by keeping up with your credit report.

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