



Discover the Difference
Bayou
Federal Credit Union

Why offer Bayou Federal Credit Union as part of your *Employee Benefits Package*?

- Offering a credit union is a NO COST benefit with a high perceived value.
- Your employees can begin membership by opening a savings account with \$5.00.
- Your employees will benefit from low cost loans to help them save money on interest.
- Your employees will benefit from higher interest on various types of savings accounts to help them make money.
- Surveys have proven that employees consider access to a credit union a valuable employee benefit.
- Membership is FREE, once they join, they can remain a member for life!
- When your employees are faced with complex decisions such as applying for the right mortgage, or educating their children about the value of earning and spending, Bayou Federal can offer solutions to help.
- If your company offers a high deductible health plan, your employees will be eligible to open as Health Savings Account at Bayou Federal to complement your program.
- For your employees who are in the market for a new vehicle, our experienced loan officers can help make buying a vehicle easy and hassle free. With a pre-approved loan from the credit union, your employees can shop for the best deal.
- Employees can benefit from a totally free checking account with no minimum daily balance requirements, no monthly service charges, no transaction charges, debit card, free home banking, bill pay service, and overdraft protection.
- You and your employees will have access to a variety of products and services including mortgages, home equity loans, student loans, all types of consumer loans, and all types of depository accounts including health savings accounts, IRAs, Money market accounts, and much more!
- To assist you in introducing our credit union to your employees, we will provide you with an announcement memo that you can distribute. We will then schedule a time, at your convenience, for a representative to meet with you employees and give them the opportunity to complete a membership application and join the credit union instantly. To encourage participation, we will offer special incentives for your employees to join during the initial enrollment period, as well as providing refreshments and giveaways.

To become a member group, simply complete the enclosed application and send it along with your membership request letter on your letterhead to:

Mrs. Rhonda Linzy, President/CEO
Bayou Federal Credit Union
P.O. Box 65159
Baton Rouge, LA 70896