






When you need a home mortgage, your Bayou Federal membership works for you.

There's a lot more to a great home mortgage than just a low rate. The terms you choose, as well as points paid, closing costs and many more factors will determine how affordable your monthly payment is. That's why it's good to be a Bayou Federal member.

Our Mortgage Lending Specialists know the ins and outs of mortgage financing, and they know members like you. They'll listen to you, then work to build a home loan you can truly live with:

-  10, 15, 20, or 30 year options
-  Land /Lot Loans and Construction Loans available
-  Always low rates and easy Payroll Deduction



- Low Rates
- Easy Payments
- Trusted Experience

Bayou Federal is always looking out for you. So, why trust your mortgage to anyone else? Call our Mortgage Lending Department at (225) 925-8800 or (800) 349-2900, ext. 3022 today!

Make your payment as nice as your new car!



Bayou Federal can put you behind the wheel at a rate as low as

3.59%
APR*

For many people, buying a car is fun. Shopping around, driving different vehicles, then picking the perfect one can be truly rewarding. Just don't let bad financing ruin it for you.

Instead, show up at the dealership knowing you are pre approved with Bayou Federal and ready to negotiate your best possible deal.

Shop confidently with low rates and easy Payroll Deduction from Bayou Federal.

Call, click, or come by to apply for auto loan preapproval today!

* Loans available to members at Annual Percentage Rates based on normal underwriting criteria, including credit history. Rates are subject to change.

Equifax Breach Update

Earlier this year, Equifax, one of the 4 US credit bureaus, was the victim of a major data breach involving as many as 143 million records. Data lost includes addresses, social security numbers, birth dates, credit card numbers, even driver's license numbers ... everything you would ever need for identity theft and fraud.

At Bayou Federal Credit Union, protecting your accounts and your information is a top priority. We have posted information on our web site and in our branches since the day the Equifax Breach was announced. Here are steps you can take to protect yourself in the wake of a breach:

- **Check your credit reports** - You get 1 free report every year, so now's a great time to check it.
- **Freeze your credit** - A fee applies, but you can keep anyone from pulling your credit (caution - includes you).
- **Place a Fraud Alert** - requires creditors to alert you when they pull your credit

To freeze your credit or place a fraud alert, call:

Equifax (800) 685-1111 • Experian (888) 397-3742
TransUnion (888) 909-8872 • Innovis (800) 540-2505

For more information, see "Your Online Privacy" on our web site, bayoufcu.org, or visit a branch today.



Wherever you are, Bayou Federal is there.



Use your phone or tablet to:

- ◆ Check your account balances
 - ◆ Move money between accounts
 - ◆ See if a deposit has arrived
 - ◆ Find out if debits have cleared
- and more ... with free Mobile Banking from Bayou Federal!

And it's FREE! Click on our Virtual Branch at bayoufcu.org to sign up today.

Get the app for iPhone or Android Browser for other mobile devices 'Touch Banking' App now in the App Store or on Google play (App Code is BayouFCU)



How About a \$100 Cash Reward for Every New Line You Switch to Sprint?



This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to Sprint®.

Here's how it works:

- Members get a \$100 cash reward for every new line when you switch to Sprint®.
- Current Sprint customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.
- Plus, get a \$50 loyalty cash reward every year for every line.

Here's how to sign up for Sprint cash rewards:

1. Become a Sprint customer.
2. Register at LoveMyCreditUnion.org/SprintRewards or in the Love My Credit Union Rewards® app.
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

Make the switch today and save with the Sprint Credit Union Member Cash Rewards!



TIP of the QUARTER

Make the most of your membership! Bayou Federal offers you a wide range of services:

- Regular Savings
- Share Certificates (CDs)
- Individual Retirement Accounts (IRAs)
- Health Savings Accounts (HSAs)
- Christmas & Vacation Club Accounts
- Regular Checking - no monthly fee
- CUPID Checking - earns interest
- Money Market Plus - earns even more
- Home Mortgage Loans
- Home Equity / 2nd Mortgage Loans
- Visa Debit and Visa Credit Cards
- Auto / RV / Boat Loans
- Loans for any good purpose
- Free Online Banking & Bill-Paying
- Free Mobile Banking
- Free E-Statements
- Payroll Deduction & Direct Deposit
- Visa Gift Cards
- Co-Op Shared Branches Nationwide and so much more! When you need financial services, we're here for you!

Locations and Contact Information

- ❖ **Main Office**
5880 Florida Boulevard
Lobby, Drive-Thru,
and 24 hour ATM available
- ❖ **Summa Branch**
8601 Summa Avenue
Lobby, Drive-Thru, Saturday Hours,
and 24 hour ATM available
- ❖ **Baton Rouge Clinic ATM** • 7373 Perkins Road • Lobby ATM available • Monday - Friday, 8am-5pm
LADAI ATM • In the La. Dept. of Agriculture & Forestry Building • 5825 Florida Blvd., Baton Rouge
Women's & Children's Hospital ATM • 4600 Ambassador Caffery Pkwy, Lafayette • 1st floor, near Coffee Shop.
- ❖ **Baton Rouge General Medical Center Branch**
3600 Florida Boulevard
Open 3 Days A Week, (MWF)
- ❖ **Woman's Hospital Branch**
100 Woman's Way
Open Monday - Friday,
plus 24 hour ATM available
- ❖ **Lafayette Branch**
505 Guilbeau Road
Lobby, Drive-Thru,
and 24 hour ATM available
- ❖ **Blue Cross Branch**
5525 Reitz Avenue
Open Monday - Friday
plus ATM available

BAYOU FEDERAL CREDIT UNION

Call: 225-925-8800 or 1-800-349-2900
Loans: 225-925-9864
Click: www.bayoufcu.org
Fax: 225-925-5688

