



Members First

BARTON PLANT EMPLOYEES' FEDERAL CREDIT UNION

BPEFCU's Quarterly Newsletter

March 31, 2014

12501 Highway 18
Luling, LA 70070

P.O. Box 433
Boutte, LA 70039

985-785-3350
985-785-2088 fax

Emergency #
985-240-6096

Hours of Operation

9:00am - 4:00pm
Monday-Thursday

9:00am - 3:00pm
Friday

Member Services

Savings Products

- Share Savings
- Holiday Savings
- Term Share Certificates
- Direct Deposit
- Payroll Deduction

Lending Products

- Personal
- Collateral
- Seasonal Specials

24 Hour Audio Response

1-866-785-3350



Have you been tired of ALL this COLD weather?
Would a trip to the beach be nice right about NOW?

If so, please join us for

Barton's Beach Bash

as we celebrate our YOUTH members
for 2014 National Credit Union Youth Week!

Bring the kids out for a day of

FUN, GAMES, FOOD & PRIZES!

Saturday, April 26, 2014

11 a.m. - 2 p.m.

at

Barton Credit Union
12501 S. River Rd.
in Luling



Barton's
Beach
Bash

LOVE TO READ?

Children's author, Natalie Starfish, will be on site to sign autographs and kids will have the opportunity to sit in and listen as she reads aloud a storybook from her collection. Her books will also be available for purchase.



Mission Statement:

Barton Plant Employees' Federal Credit Union is a member-owned and operated financial institution, existing to help achieve the financial needs of our members, through dedicated and efficient personal service.

www.bartonfcu.com

Keep Us Up-To-Date

Have you moved, changed your mailing address, e-mail address, or your telephone number in the past year? Do you have a name change? If so, please let us know.

It is important that the credit union has your current information on file. We want to make sure all communication and important notices from the credit union reach you on time.

If you have a name change, you will need to come by the credit union to update your signature card. And, for your security, change of address requests must be made in writing and on the proper forms. Please contact your credit union for more information. And don't forget, if you move out of state, you can continue being a member of the credit union:

*Once a member,
always a member.*

LOANS 24/7/365

We know the credit union's hours don't always match yours. That's why we invite you to apply online for a loan at the credit union, anytime - day or night.

Applying online is safe and secure and takes only a few keystrokes and mouse clicks. So if you need a loan think of the credit union first - even if it's at 2 a.m. We're here for you then, too.

*Upcoming 2014
Holiday Closings*

Thursday, April 17th
Holy Thursday

Friday, April 18th
Good Friday

Monday, May 26th
Memorial Day

Friday, July 4th
Independence Day

2014 BPEFCU Scholarships

BPEFCU celebrates its youth by awarding two \$500 scholarships for High School graduates registering for their first semester of college or trade school in the fall of 2014.

To be considered for the Barton Plant EFCU Scholarship, applicants must:

1. Be a member of Barton Plant EFCU
2. Be graduating from high school in the Spring of 2014
3. Plan to attend an accredited college or trade school in the fall of 2014
4. Complete an application and essay
5. Submit an application package

All applicants must submit an application package which includes:

1. A completed application and personal essay
2. An official high school transcript
3. Two recommendation forms (one must be from a teacher from your junior or senior year)



Please attach a personal essay disclosing the following:

1. Why you believe you are deserving of a scholarship
2. What your major or focus of study will be and why you chose this particular field
3. What are your goals for the future and how do you plan to achieve these goals

Please keep essay to a maximum of 2 pages (typed, using a 12 point font and double spacing)

Please submit two recommendation forms (ONLY 2)

1. One of which must be from a teacher from your junior or senior year

Completed application packages must be submitted no later than Friday, April 16, 2014 to:

Barton Plant EFCU
Attn: Scholarship Program Committee
P.O. Box 433
Boutte, LA 70039

Incomplete or late packages will not be considered. Please visit www.bartonfcu.com for a complete scholarship packet or call the credit union at 985-785-3350 to obtain your application via mail or email.

4th Quarter Dividends

Loan Rates

New Vehicles as low as **1.99% APR***
terms depend upon amount financed & specifics of loan

New Boats as low as **5.00% APR***
terms depend upon amount financed & specifics of loan

New Motorcycles as low as **4.99% APR***
terms depend upon amount financed & specifics of loan

Signature Share Pledge as low as **6.00% APR***
3.00% APR*

*APR = Annual Percentage Rate. Subject to credit and collateral qualifications. Your actual rate may vary. Other restrictions may apply. We offer used vehicles and other loans. Call for more information.

ALL RATES SUBJECT TO CHANGE WITHOUT ADVANCE NOTICE. ALWAYS CHECK WITH US FIRST!
Credit will be denied to any member who has caused the credit union a loss.

Tiered Share Accounts

\$50 - \$9,999.99 .15% with an APY of .15%
\$10,000 and above .25% with an APY of .25%

Christmas Clubs and Vacation Accounts
.15% with an APY of .15%

APY = Annual Percentage Yield

Term Shares with Dividends Deposited to Shares

Minimum Deposit	Term	APY
\$ 1,000.00	6 months	.25%
\$ 5,000.00	6 months	.37%
\$10,000.00	6 months	.42%
\$20,000.00	6 months	.37%
\$ 1,000.00	12 months	.37%
\$ 5,000.00	12 months	.42%
\$10,000.00	12 months	.47%
\$20,000.00	12 months	.67%

Term Shares with Dividends Added to Principal Monthly

Minimum Deposit	Term	Dividend Rate	APY
\$ 1,000.00	6 months	.25%	.25%
\$ 5,000.00	6 months	.37%	.37%
\$10,000.00	6 months	.42%	.42%
\$20,000.00	6 months	.57%	.58%
\$ 1,000.00	12 months	.37%	.37%
\$ 5,000.00	12 months	.42%	.42%
\$10,000.00	12 months	.47%	.47%
\$20,000.00	12 months	.67%	.68%

Maximum deposit per Term Share - \$100,000

APY quoted assumes dividends are added to principal of term share monthly, and funds stay on deposit until maturity. Early withdrawal penalties apply. The actual Annual Percentage Yield on your statement reflects the overall APY earned, based on the rate paid on your average daily balance.