SERVICE SECURITY EXCELLENCE

Barton CU

BARTON PLANT EMPLOYEES' FEDERAL CREDIT UNION

MembersFirst

BPEFCU's Quarterly Newsletter

December 31, 2013

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

NCUA

EQUAL HOUSING LENDER

Reveal a Better Deal!

Just in time with our NEW Auto rates!! Have you purchased a NEW or USED AUTO and financed it with another bank or financial institution? If so, bring your auto loan to us and we can "Reveal a Better Deal!" We may be able to save you hundreds of dollars in interest payments!

NEW and USED Auto Loan Rates are as low as 1.99%* APR!

APR = Annual Percentage Rate. Subject to credit qualifications.

CU at the 2014 Annual Meeting

Thursday, March 13th, 2014 at 3:30pm in the Auditorium!

Join your fellow members at the credit union's 2014 annual meeting. It's your chance to learn the results of the board of director's election, review our progress, and find out what's on tap for the coming year. Visit with the staff and board members to provide feedback on your experiences with the credit union, catch up on the news with other members, and enjoy refreshments, too. Attending the annual meeting is one of the benefits of belonging to a financial cooperative. At other financial institutions, attendance at the annual meeting is limited to stockholders. As a member/owner of the credit union, you're invited to participate in its governance. It's one more way the credit union difference shines through.

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.

THANK YOU!

As we say goodbye to 2013, it's an ideal time to remember to express our appreciation to you, our valued member-owner, for your loyalty and support during these tumultuous economic times. We are grateful for your participation in the credit union. In fact, we wouldn't exist without you! The credit union idea of people joining together to pool their savings so that others may have a source of credit is simple, yet profound. This "people helping people" philosophy has stood the test of time, and as many new members are finding out, is a potent antidote to the greed and uncaring attitude found elsewhere in the financial system. So a big "thank you for your business" to our members, whether you have been with us a long time or have just discovered the benefits of belonging.

Upcoming 2014 Holiday Closings

Wednesday, January 1st
New Year's Day

Monday, March 3rd
Tuesday, March 4th
Mardi Gras

Thursday, March 13th
Close at 2:00pm
Annual Meeting

OUR BALANCE TRANSFER PROMOTION IS BACK BY POPULAR DEMAND!!

Ring in the New Year With Our Balance Transfer Promotion

Enjoy Rates as Low as 0.00%*

Good for new and existing Barton Plant EFCU credit card holders
– January 1, 2014 – March 31, 2014 –

Complete a balance transfer of at least $500 and enjoy a promotional balance transfer rate for 6 months (from date of transfer on balance transferred). Any member who opens a new credit card or completes a balance transfer will receive a **$10.00 Visa Gift Card** and will also be entered into the **Grand Prize Drawing for an iPad!**

**Promotional rate as low as 0.00%, depending upon credit worthiness.*

Don't Delay – Transfer Today!

4th Quarter Dividends

Tiered Share Accounts

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

APY = Annual Percentage Yield

Christmas Clubs and Vacation Accounts

.25% with an APY of .25%

Term Share Accounts

Minimum Deposit	Term	Dividend Rate	APY
$ 1,000.00	6 months	.25%	.25%
$ 5,000.00	6 months	.47%	.47%
$10,000.00	6 months	.52%	.52%
$20,000.00	6 months	.67%	.67%
$ 1,000.00	12 months	.37%	.37%
$ 5,000.00	12 months	.52%	.52%
$10,000.00	12 months	.57%	.57%
$20,000.00	12 months	.77%	.78%

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.

Loan Rates

New Vehicles as low as **1.99% 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

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

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