



# Making Cents



MERRY CHRISTMAS  
&  
HAPPY NEW YEAR

MARK YOUR  
CALENDAR

### ANNUAL MEETING

Wednesday

April 19, 2017

Magnolia Court 6:30 pm  
811 E Gloria Switch Rd  
Lafayette, LA

### MOTHER'S DAY

May 14, 2017

Happy Mother's Day

### FATHER'S DAY

June 18, 2017

Happy Father's Day

**NEW**

### Business Hours

Monday -Friday

Open 7:am – 3:00pm

Closed 3:pm – 3:45pm

Open 3:45pm – 4:30pm



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## RATE SPECIAL

JANUARY THROUGH MARCH 31, 2017

Lock in one great rate. We can open doors for you with a **HOME EQUITY LOAN** with rates as low as 3.25% for up to 10 years.

We can put you in the driver's seat of a **VEHICLE, BOAT, CAMPER/RV, ATV or MOTORCYCLE** with rates as low as 1.75%.

We can save you money on **CREDIT CARDS** with rates as low as **9.5% APR**. Now is the time to transfer higher balances to an **AMFCU VISA credit card**.

**We have a rate** that is just right for you. There is no need to go anywhere else.

We are very unique in our structure and in our philosophy. AMFCU takes pride in giving our member owner's great service while saving them money is the ultimate bottom line. Your credit union – A smarter choice.



## WHAT IS YOUR CREDIT SCORE?

Good Credit Scores are a main factor to competitive interest rates. Strong scores are worth money because they save you money in interest rates.

A Credit Score is a 3 digit number, usually between 300-850 which credit bureaus calculate based on information in your credit report. The 3 credit reporting bureaus (Experian, Equifax & TransUnion) use a similar method to determine a credit score, but not exactly the same. Your credit score will vary from bureau to bureau. Check your credit report annually. You are entitled to a free credit report from each of the three credit bureaus once every 12 months.

You can improve your credit score by paying down debts, paying bills on time, and disputing possible errors on your credit report. Don't close an account to remove it from your report. Don't open too many credit accounts in a short period of time. Remember every time you apply for credit lenders pull your credit report which affects your score.



# NOW MAKING MORE CENTS THAN EVER!

Ask your friendly Service Representatives about your 5-Star benefits as an AMFCU member



## THANK YOU FOR YOUR TIME

Thanks to all the Volunteers serving on the Board and Supervisory Committee. Your decision making helped make AMFCU the 5 star rated institution that it is today. We look forward to the new year and working with you as we move our member owned credit union forward.

### Board of Directors:

Linda Peters, President  
Bob Clements, Vice President  
Marysa Kibodeaux, Treasurer  
Catherine Woods, Secretary  
Michael Huggins,  
Leotha Guss,  
Judy Touchet

### Supervisory Committee:

Amanda Potier, Chairperson  
Marcia Derouselle  
Bently Senegal

### Credit Union Staff:

Pauline Miller, Manager  
Hollie Greene, Asst Manager/Loan Officer  
Ina Burchett, Executive Asst. / Loan Officer  
Darlene Coleman - Loan Officer  
Vicki Simon - Memb. Serv. Rep.



**Financing from a car dealer or from another lender could appear that you are saving money (even their "0% financing")! Give us a chance to show you how we might save you even more by financing or refinancing your new vehicle loan through AMFCU!**

### MID SOUTH BANK

Effective December 1<sup>st</sup> MidSouth Bank will provide FREE ATM services for our members. AMFCU will **NO** longer be affiliated with Capital One Bank.

THE MISSION OF ACADIANA MEDICAL FEDERAL CREDIT UNION IS TO OFFER A RANGE OF FINANCIAL SERVICES TO OUR MEMBER OWNERS AT THE BEST POSSIBLE PRICES WITH THE HIGHEST LEVEL OF SERVICE.

### CHRISTMAS CLUB

Don't forget it's time to re-new or open a new Christmas Club account for 2017.

### HOLIDAY CLOSURES JANUARY - JUNE

Day after New Year's  
Monday, January 2, 2017

Martin Luther King Day  
Monday January 16, 2017

President's Day  
Monday, February 20, 2017

Mardi Gras  
Tuesday, February 28, 2017

Good Friday  
Friday, April 14, 2017

Memorial Day  
Monday, May 29, 2017

Enjoy your holidays & be safe!

### CATCH THE SPIRIT

Looking to give back? Call 289-2740 to see how you can have more of an active role at your credit union. Volunteer!!



The Lafayette Chapter of Credit Union is sponsoring a \$2000 college scholarship. The scholarship is available to graduating high school seniors and currently enrolled undergraduate college or technical school students. Deadline to apply is January 31, 2017. Any member that meets the criteria is eligible to apply. Applications are available at AMFCU.



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PHONE (337) 289-2740 | TOLL FREE (800) 213-2152 | FAX (337) 289-4744 | OFFICE HOURS: M-F 7:00 AM TO 4:30 PM