



Baton Rouge City Parish
Employees' Federal Credit Union

WELCOME

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PRESIDENT'S MESSAGE

As quarter four approaches, I extend my sincere gratitude for your support. I am filled with appreciation for the trust you've placed in us as your financial partner.

Looking back on the year, we are proud of the progress made in enhancing your banking experience. Your unique financial goals have remained our top priority. We hope to help you achieve your aspirations with our diverse range of competitive products and tools.

As we approach the year-end, we thank you for being a valued member of our credit union family. We eagerly anticipate serving you in the months ahead and look forward to being part of your financial success.

Doris Richardson, *President and CEO*

AFFORDABLE TAILGATING TIP

Tailgating for a football game doesn't have to cost a fortune. We suggest sharing expenses with friends to lighten the financial burden. Have one friend bring the drinks, one bring the food, and another bring the decorations and serving utensils. We hope you can enjoy a fantastic tailgate without breaking the bank!



UNWRAP THE JOY OF THE SEASON WITH A HOLIDAY LOAN!

Whether it's gifts, travel, or festivities, we have you covered. Get the extra funds you need to make this holiday unforgettable. Turn your festive dreams into reality!

[APPLY NOW](#)



EMBRACE FESTIVE FRUGALITY THIS SEASON!



This year, we encourage you to embrace creativity and warmth without breaking the bank! Here are two tips on how to deck your halls with affordable cheer!

- Repurpose household items as holiday decorations
- Create DIY ornaments (paper garlands and edible ornaments)



YOUR CHANCE TO WIN!

We have an exciting opportunity for our members to win big! We will be hosting a drawing on December 18. New members who open an account or take out a loan from October 1 - December 15 are eligible. This is also available to current members who open a new account or take out a loan during this time period. Members can be entered in the drawing multiple times. Don't miss your chance to win big!

HOW TO AVOID HOLIDAY SCAMS

The holiday season brings joy but also brings the risk of online scams. Stay vigilant by following these cybersecurity tips:

1. Avoid clicking on links or attachments from unknown emails. Be sure to verify sender authenticity.
2. Shop from well-known websites with secure payment options (HTTPS, padlock symbol).
3. Update software, use strong passwords, and enable multi-factor authentication.
4. Check legitimacy before donating to avoid fake organizations.
5. Be cautious with suspicious ads and links promising unrealistic discounts.
6. Avoid public networks for sensitive activities in order to prevent data interception.
7. Regularly review bank and credit card statements for unauthorized transactions.

Stay informed and practice these measures in order to protect your personal and financial information during the holiday season. We hope you have a happy and safe holiday season!

BLACK FRIDAY BUDGETING TIPS

In order to make the most of your Black Friday while staying financially responsible, follow these savvy tips:

- Set a realistic budget by considering your essential expenses and savings
- Create a shopping list of items you genuinely need or have planned for
- Research deals in advance to compare prices and plan your strategy




LOST YOUR DEBIT CARD? DON'T WORRY!

Baton Rouge City Parish Employees' FCU has you covered with instant card issuance. Get your replacement card instantly and securely.

[CONTACT US](#)

7 TIPS TO PREVENT FRAUD ON YOUR CREDIT UNION MASTERCARD CREDIT CARD

- Review your statements regularly
- Check your credit report
- Report lost cards or suspected fraud immediately by calling 1-800-325-3618
- Protect your account information
- Destroy old financial documents
- Sign up for alerts (balance, limit is reached or exceeded, payment due, payment returned, or transactions) online at ezcardinfo.com
- Notification of travel (traveling out of the city, state, or country contact us at (225) 389-3059 to place a travel notification)

HOLIDAY CLOSURES

Veterans Day: November 10

Thanksgiving: November 23 & 24

Christmas Holiday:

December 22 closing @ noon

Christmas Day: December 25

New Year's Holiday:

December 29 closing @ noon

New Year's Day: January 1, 2024

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