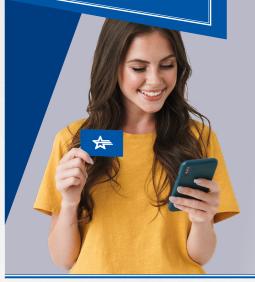


- P1. President's Message Boat Loans Available! Experience The Benefits! Go Green
- P2. Hit The Road With Us Today Mortgage Loans Check Out Star Online Why Spring Is The Best Time To Refinance Download Our Mobile App Today Seasonal Savings Guide

#### BOAT LOANS AVAILABLE!

Did you know we also offer boat loans? We offer LOW interest rates on all loans! Check with our loan department for the details and current rates.



# **PRESIDENT'S MESSAGE**

Birds chirping, flowers blooming, and trees budding - these are all signs that spring is quickly approaching. After the long, cold winter that we have had, I am very excited for the spring months ahead - and we hope you are as well.

Baton Rouge City Parish Employees' Federal Credit Union is committed to giving our members more in the spring of 2022. We offer unique and personalized experiences through a full range of financial services and products available online and in person. Whether you may need a new auto loan, help setting up a college savings fund, or assistance with purchasing a new home, our staff is dedicated to creating customized member experiences with seamless financial journeys for all of our members. Save time by visiting us online for a wide range of financial products and services, or stop by and see us in person; we always love to see our members!

> Doris Richardson President and CEO

# EXPERIENCE THE BENEFITS!

We offer Platinum, Gold, and Classic Mastercards with the following benefits:

- Low Interest Rates
- No Annual Fee
- No Cash Advance Fee
- No Balance
  Transfer Fee
- Travel Accident Insurance

## GO GREEN WHEN YOU MAKE THE SWITCH TO E-STATEMENTS!

You can view your current balance and previous transactions online without having to print another statement ever again! Make a difference with Baton Rouge City Parish Employees' Federal Credit Union today!

**LEARN MORE** 

\*APR = Annual Percentage Rate. \*\*Subject to credit approval. \*\*\*Must meet eligibility requirements. Call to see if you qualify. Loan promotions may change at any time with or without notice. See our website for more details.



### HIT THE ROAD WITH US TODAY!

Save more money when you refinance your auto loan with us! We can help you drive more and spend less on the car you love.

#### LEARN MORE



#### **MORTGAGE LOANS**

Buying a house is a huge step, and we can help guide you with a mortgage loan. Turn the page and start the next chapter of your life when you apply today! We can also help you refinance an existing mortgage. Reach out to us to learn more.

## **CHECK OUT STAR ONLINE!**

From the comfort of their home or office, members can transfer money between accounts, view account history and images of checks written, make loan payments, and much more. We also have Bill Pay, e-Statements, and online loan application. Visit us at www. brcpefcu.org and click on Star Online.

# WHY SPRING IS THE BEST TIME TO REFINANCE

For many people, spring is a premier time to pull the trigger on mortgage refinancing. Here we share the top three reasons:

- You'll have the best opportunity to utilize proceeds: Many people choose to refinance as a way to get cash back for a significant remodel. By refinancing in the springtime, you have spring, summer, and fall to work on these projects.
- **Spring clean your finances:** Spring is a good time to "clean up" and get things straightened out.
- The interest rates may go up: Rates may be higher by the time summer or fall arrives.



# **SEASONAL SAVINGS GUIDE**

Here are a few ways you can make some hidden savings each month.

**April:** Spring is near, and temps are rising. When they do, embrace the natural warmth by turning off the heat and opening the windows. Letting in the fresh air will not only improve your health but also your heating bill.

**May:** Create a "green" environment and save money on food by planting a garden now and making your own compost. You can potentially save thousands of dollars by producing your own fresh, pesticide-free produce as opposed to buying it retail at the market.

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