

THE WESLA FEDERAL CREDIT UNION WHAT YOUR BANK OUGHTA BE TELLER

A Quarterly Publication of WESLA Federal Credit Union - 4th Quarter 2018

FEDERAL & HOLIDAY CLOSINGS FOR 1ST QUARTER 2019

Tuesday, January 1, New Year's Day – Monday, January 21, Martin Luther King Jr. Day – Monday, February 18, President's Day

A letter from the CEO

With the conclusion of 2018, it's with a sense of pride and satisfaction that WESLA Federal Credit Union has addressed industry challenges and achieved profitability.

While the banking industry has experienced mergers and volatility, WESLA Federal Credit Union has taken aggressive and corrective actions necessary to achieved a positive portfolio. Efforts of this magnitude require considerable discipline, expense and dedication. Our 2018 fiscal goals were achieved, and prospects are promising for continued growth in 2019.

Sincere gratitude goes to our wonderful staff and loyal members whom have stood with us through economic ups and downs. We value your relationship and are grateful you are #weslaproud. Additionally, we welcome our new members to the WESLA family, and thank you for the opportunity to help you meet your financial goals.

On behalf of WESLA Federal Credit Unions Board of Directors, management and staff, may you have a joyous and restful Holiday Season and a prosperous New Year.

Respectfully,

Teri J. Morrow
President



Ready to buy a home?



It is very simple to finance your home at WESLA Federal Credit Union. Visit our website at www.wesla.org to obtain your Mortgage Application. For a limited time WESLA FCU will pay for 1 year of your Home Warranty or your Home Appraisal! There has never been a better time to buy a home! For questions on a Mortgage or Home Equity Line of Credit call Kaitlyn Porter at 318-629-6301 or email kaitlyn@wesla.org. Kaitlyn Porter NMLS#1788883 WESLA Federal Credit Union NMLS # 712173.

Take control of your identity!

A new Federal law has been allowed for consumers and their credit. Free Credit Freezes will restrict access to your credit file making it harder for thieves to open new accounts in your name. Effective now you can freeze or unfreeze your credit file for free! You can also get a freeze for any children under the age of 16. If you are a legal guardian, conservator, or have a valid power of attorney, you can get a freeze for that individual as well. How will these freezes work? Contact all three nationwide credit reporting agencies.

Equifax – 1-800-685-1111

<https://www.equifax.com/personal/credit-report-services>

Experian – 888-EXPERIAN(888-397-3742)

<https://experian.com/help>

Transunion – 888-909-8872 or <https://transunion.com/credit-help>

Products & Services

SHARE SAVINGS ACCOUNTS

INDIVIDUAL RETIREMENT
ACCOUNTS

PLATINUM VISA CREDIT CARD

TOUCH-TONE TELLER

CHECKING ACCOUNTS

SHARE CERTIFICATES

CONSUMER LOANS

VISA DEBIT CARD

ON-LINE BANKING
WITH FREE BILL PAY

LINES OF CREDIT

E-STATEMENTS

MOBILE BANKING

MORTGAGE LOANS

UCHOOSE REWARDS

TEEN VISA DEBIT CARD

CREDIT UNION

HOURS & PHONE NUMBERS

(318) 687-8700
(800) 828-6647
Fax (318) 688-8833

CALL CENTER

MONDAY - THURSDAY
8:00 AM - 4:30 PM
FRIDAY
8:00 AM - 5:45 PM

LOBBY HOURS

MONDAY - THURSDAY
9:00 AM - 4:00 PM
FRIDAY
9:00 AM - 6:00 PM

DRIVE THRU HOURS

MONDAY - THURSDAY
9:00 AM - 5:00 PM
FRIDAY
9:00 AM - 6:00 PM

* MAIN BRANCH
2921 WILLIAMSON WAY
SHREVEPORT, LA 71118

* AUTO MALL BRANCH
8650 FERN AVENUE
SHREVEPORT, LA 71105

* BOSSIER CITY BRANCH
2600 MELROSE AVENUE
BOSSIER CITY, LA 71111

SATURDAY BANKING

* AUTO MALL BRANCH
LOBBY & DRIVE THRU
9:00 AM - 1:00 PM

* CADDO PARISH COURTHOUSE
GROUND FLOOR
501 TEXAS STREET
SHREVEPORT, LA 71101
ATM ONLY

ATM LOCATIONS

18 ATM'S

Participating Murphy USA
and CVS Pharmacy locations
in Caddo, Bossier, & Webster Parishes

PLEASE SEE WWW.WESLA.ORG
FOR LOCATIONS



@WESLAFUCU



WESLAFederalCreditUnion



Tips to prepare for a Financially Healthy New Year

1. Create a budget for the New Year.
2. Put an extra \$20 towards your savings.
3. Sell one thing in your home.
4. Start a side job.
5. Check your credit report (starting in June 2019 you can do this on the WESLA app!)
6. Have a no spend day.
7. Review your expenses.
8. Bring your lunch to work
9. Write down your financial goal for 2019
10. Visit a WESLA branch to consolidate all your loans

When was the last time you reviewed your password to your bank account, email or credit cards? Today is a great day to do it!

Make your passwords long, strong and complex. That means exactly 8 characters, mixed with uppercase and lowercase letters, numbers, and symbols. Avoid common words, phrases or information in your passwords.

Don't reuse passwords used on other accounts. Use different passwords for different accounts so that if a hacker compromises one account, they can't access other accounts.

Use multi-factor authentication, when available. Two factor authentication requires both your password and additional piece of information to log in. The second piece could be a code sent to your phone, or a random number generated by an app or a token. This protects your account even if your password is compromised.

Consider a password manager. Most people have trouble keeping track of their passwords. Consider storing your passwords and security questions in a reputable password manager, an easy to access application that stores all your password information. Use a strong password to secure the information in your password manager.

Select security questions only you know the answer to. Many security questions ask for answers to information available in the public records or online, like your zip code, mother's maiden name, and birth place. That is information a motivated attacker can obtain. Don't use questions with a limited number of responses that attackers can easily guess-like the color of your first car.

Change passwords quickly if there is a breach. If you receive a notification from a company about a possible breach, change that password and any account that uses a similar password immediately.



WESLA Federal Credit Union is proud to be a Corporate Sponsor of the Krewe of Gemini XXX. The Krewe of Gemini is the first parading Mardi Gras Krewe in modern times in Shreveport, Bossier City. The Krewe of Gemini is a non-profit volunteer organization including folks from all walks of life who enjoy promoting the Mardi Gras spirit in the area. Les Bon temps Roule!

The Krewe of Gemini Parade will roll on Saturday, March 1, 2019.



Credit Union
Service Center
Branch Finder App

