

THE TELLER

TOGETHER FOR TOMORROW:
BUILDING COMMUNITY AND FINANCIAL FUTURES

Love Your Money This February

February is a great time to show your finances a little love especially if debt has been causing stress. High-interest balances can make it harder to save, plan, and move forward, but the right tools can help simplify things and lower monthly payments.

Our **debt consolidation loans** and **low-rate Platinum VISA Credit Cards with uChoose Rewards** can combine multiple balances into one easier payment, often with a lower interest rate. This can help you regain control, reduce stress, and create a clearer path toward becoming debt-free.

If you're carrying balances on high-interest cards or juggling multiple due dates, our team is here to help you explore options that fit your situation and your goals. Stop by a branch or call today to get started.

TAX TIME IS HERE

As a **WESLA FCU** member, you can save big with exclusive discounts on tax prep - plus, save even more with early-season pricing when you file by **February 28th**. Take a few minutes now to lock in your discount, right from your phone by scanning the QR code below.

Plus, you can enter for a chance to **win \$10,000** in the Tax Time Sweepstakes from **Love My Credit Union Rewards**.



- *SAVE 20% for new and returning TurboTax users*
- *Online tax prep, with expert help if you need it*
- *Scan below to sign up to lock-in your member discount*



- *New customers SAVE \$25 and returning customers SAVE \$10*
- *File in-person, drop off or virtually at your local office*
- *Scan below to get your code and present it to your tax pro to lock in your discount*

Scan the QR code to get started or visit our website.



THE KEY TO NEW BEGINNINGS *starts here*



MARDI GRAS COMES ALIVE IN SHREVEPORT-BOSSIER



February in Shreveport-Bossier truly comes alive during Mardi Gras season, and one of the most anticipated celebrations is the ***Krewe of Gemini Parade on February 14th***. Known for its vibrant floats, energetic riders, and festive atmosphere, ***Gemini*** brings thousands of families and visitors together to celebrate local tradition and community pride.

Mardi Gras festivities kick off earlier in the month with the ***Krewe of Centaur Parade on February 7th***, one of the area's largest and most family-friendly events. The celebration continues with the ***Krewe of Highland Parade on February 15th***, each adding its own personality and flair to the season. Together, these parades fill the streets with music, beads, masks, and unmistakable Mardi Gras joy.

We are proud to be a sponsor of the ***Krewe of Gemini*** and honored to support the traditions, celebrations, and community spirit that make Mardi Gras in the Twin Cities so special. Whether you're catching throws from a float or enjoying time with family and friends, Gemini is a February highlight you won't want to miss.

Proud Sponsor



PUT YOUR HOME'S EQUITY TO WORK

If you're a homeowner, your home may be one of your most powerful financial tools. A **Home Equity Line of Credit (HELOC)** allows you to borrow against the equity you've built over time, often at a lower interest rate than traditional credit cards or personal loans. This can make it a smart option for managing larger expenses while keeping monthly payments more affordable.

Many members use HELOCs to consolidate high-interest debt, handle home improvements, cover education costs, or prepare for unexpected expenses. Because a **HELOC** works like a revolving line of credit, you have flexible access to funds — you can use what you need, when you need it, and only pay interest on the amount you use.

Choosing the right financial option is an important decision, and that's where we come in. Our team is here to help you understand how a **HELOC** works, review your options, and determine if it's the right fit for your goals — no pressure, just clear guidance and support every step of the way.

Benefits of a HELOC for debt consolidation

<h3>Save on Interest</h3> <p>A HELOC typically will have a lower interest rate than the credit cards and personal loans you are consolidating.</p> <ul style="list-style-type: none">· Average credit card APR: 27.7%· Average personal loan APR: 12.17%· Average HELOC APR: 7.5-8.5% 	<h3>Consolidate Multiple Types of Debt</h3> <p>You're not limited to one type of debt when you consolidate with a HELOC.</p> <p>You can pay off: Credit cards, Personal loans, Medical bills, Student loans</p> 
<h3>Fewer Monthly Payments</h3> <p>When you consolidate your debt with a HELOC, you'll have fewer payments to make and keep track of each month.</p> 	<h3>Lower Monthly Payments</h3> <p>With a lower APR, your minimum monthly payment for your HELOC could be lower than the total amount you pay each month for multiple loans and lines of credit.</p> 

NMLS#712173  Equal Housing Lender.

NEED SUPPORT AFTER THE STORM? WE'RE READY!

The recent winter storm brought challenging conditions to our community, and we know many families are still dealing with the after-effects. Whether it disrupted your home, your work, or your routine, we want you to know that WESLA Federal Credit Union is here for you.

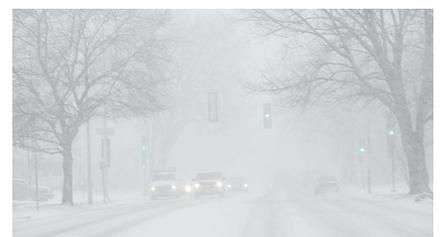
If the storm has created financial stress or unexpected expenses, our team is ready to help explore options that may ease the burden. This could include assistance such as skipping a loan payment, emergency loan options, or other short-term solutions designed around your situation.

Every member's needs are different, and our goal is simply to listen and help you find the best way forward. If you have questions or think you may need support, we encourage you to reach out to your local WESLA branch or contact our Member Services team.

WESLA was built on people helping people, and that commitment doesn't stop during difficult times. We're proud to serve this community and stand beside our members when it matters most.

Take care, and please don't hesitate to reach out if we can help.

Sincerely,
WESLA Federal Credit Union



SUPER BOWL SUNDAY: CELEBRATE BIG WITHOUT OVERSPENDING

The **Super Bowl** takes place on **Sunday, February 8th**, bringing friends and families together for one of the biggest sporting events of the year. From snacks and decorations to hosting watch parties, game-day excitement can add up quickly if you're not careful.

Planning ahead can help you enjoy the day without blowing your budget. Setting a spending limit, shopping sales in advance, or hosting a potluck-style gathering are simple ways to keep costs under control while still having a great time.

Just like football, smart money habits are all about strategy. Making thoughtful spending choices on game day can help you stay on track with your savings goals long after the final whistle blows.

WESLA FCU'S SUPER BOWL BUDGET FRIENDLY GROCERY LIST

Dips: Buffalo Chicken Dip (use canned chicken to save), 7-Layer Dip, Slow Cooker Queso, and Cowboy Caviar.

Bites: Sausage Stuffed Jalapenos, Potato Skins, and Frozen Mini Corn Dogs.

Crunchy: Homemade Tortilla Chips & Salsa and Homemade Chex Mix.

Sliders: Ham and Cheese or BBQ Pulled Pork Sliders.

Chili Bar: A large pot of chili is inexpensive, filling, and easy to customize with toppings.

Nachos/Tacos: Sheet Pan Nachos with ground beef or beans.

Wings: Chicken Drumsticks or frozen wings

Drinks: Buy sodas in 2-liter bottles, make a big batch of lemonade

Desserts: Brownies, Fruit Skewers

FINANCIAL TERM OF THE MONTH IRA

An **IRA**, or **Individual Retirement Account**, is a savings tool designed to help you prepare for retirement while offering potential tax advantages. Unlike employer-sponsored plans, an IRA is something you open and manage on your own, giving you flexibility and control over how you save for the future.

Even small, consistent contributions to an IRA can make a big difference over time. If retirement planning feels overwhelming, you're not alone — our team is happy to help you understand your options with both Traditional and Roth IRAs and take the next step toward a more secure future.

FOR HOURS OF OPERATIONS AND MORE INFORMATION PLEASE VISIT OUR WEBSITE @

WWW.WESLA.ORG