



THE TELLER

TOGETHER FOR TOMORROW:
BUILDING COMMUNITY AND FINANCIAL FUTURES



*Santa called — he said even the elves
are getting Holiday Loans this year!*

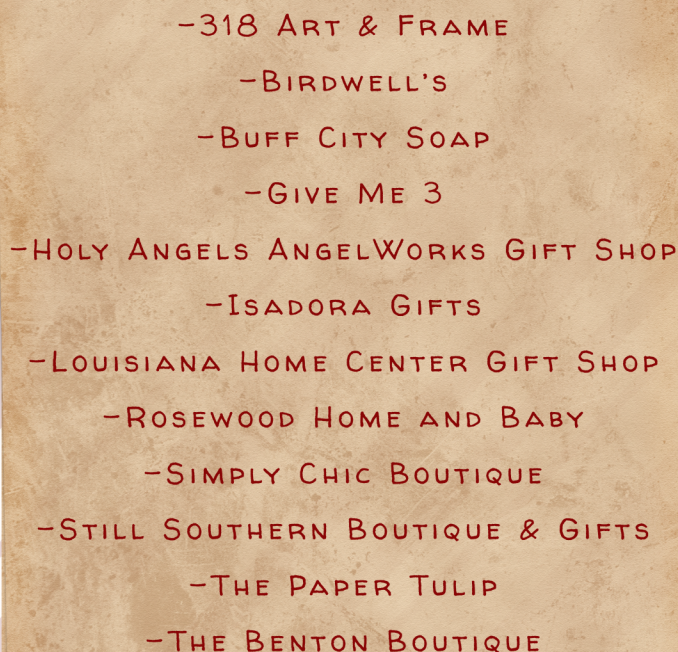
GET A HOLIDAY LOAN TODAY.

\$1200
12 MONTHS
12% APR*

318-687-8700 **WWW.WESLA.ORG**

*APR= ANNUAL PERCENTAGE RATE. NOT EVERY MEMBER WILL QUALIFY. SOME RESTRICTIONS MAY APPLY.

Use your WESLA FCU Visa Debit or Credit Card at these local stores this holiday season! Keep your community strong and support businesses that help make Shreveport-Bossier unique.



- 318 ART & FRAME
- BIRDWELL'S
- BUFF CITY SOAP
- GIVE ME 3
- HOLY ANGELS ANGELWORKS GIFT SHOP
- ISADORA GIFTS
- LOUISIANA HOME CENTER GIFT SHOP
- ROSEWOOD HOME AND BABY
- SIMPLY CHIC BOUTIQUE
- STILL SOUTHERN BOUTIQUE & GIFTS
- THE PAPER TULIP
- THE BENTON BOUTIQUE





TIPS FOR THE HOLIDAYS

The holidays are filled with joy and plenty of expenses. Between gifts, travel, and festive gatherings, it's easy for spending to sneak up. With a few smart credit card habits, you can celebrate now and stay financially confident into the new year.

- **Set a holiday budget and stick to it.** Decide in advance how much you want to spend on gifts, décor, and celebrations. A clear limit helps you enjoy shopping without post-holiday regret.
- **Use your WESLA Credit Card for secure shopping.** Whether you're buying online or in-store, your WESLA Visa Credit Card offers fraud protection, convenience, and possible rewards making it the smart choice for every purchase.
- **Make on-time payments.** Even if you can only make the minimum payment, staying consistent helps protect your credit score and keeps your account in good standing.
- **Plan your payoff.** Try to pay off any holiday balances within three months. It's the perfect timeline to start the new year debt-free and ready for your next financial goal.
- **WESLA is here to help you celebrate smart!** Our credit card options are designed with your goals in mind. Low rates, secure access, and local support you can trust. Visit wesla.org or stop by a branch to learn how we can help you make this holiday season merry and manageable.



Your Service
Deserves a
Reward!

Thank You, Heroes!

Here at WESLA Federal Credit Union, we want to recognize the heroes in our community – those who dedicate their lives to helping and guiding others, sometimes even at the risk of their own life. We truly appreciate all you do for the community.

If you are:

- Military (Active/Veteran)
- Firefighter
- Teacher
- Law Enforcement
- EMS
- Healthcare Worker

We believe your dedication and service deserve a reward.

As a thank you, from October 1– December 31, you can enjoy a .50% rate reduction and reduced origination fees to save on your new or refinanced home loan with WESLA FCU.

Kaitlyn Porter

Mortgage Loan Originator

(318) 629-6301

kaitlyn@wesla.org

NMLS# 1788883

WESLA NMLS# 1712173

www.wesla.org



uChoose
Rewards



Year-End Financial Check Up



As the year comes to a close, now is the perfect time to take a few minutes to review your finances. A little planning today can save stress, and money tomorrow. Here's a simple checklist to help you finish 2025 strong and enter 2026 with confidence:

- **Review your credit report.** Check all accounts and balances for accuracy. Dispute any errors promptly — a clean report helps maintain your credit score and prepares you for any future loan or credit needs.
- **Evaluate your savings goals.** Did you meet your financial targets for 2025? Whether it's building an emergency fund, saving for a vacation, or contributing to retirement, now is the time to see what worked, what didn't, and set new goals for 2026.
- **Update beneficiaries and contact information.** Life changes, and so should your accounts. Ensuring your beneficiaries are current and your contact info is accurate gives you peace of mind and protects your loved ones.
- **Look for refinance or consolidation options.** Interest rates and loan terms may have changed this year. Refinancing a loan or consolidating debt could lower your monthly payments, save you money, and help you start the new year in a stronger financial position.

WESLA is here to help. Our team can guide you through credit reviews, savings strategies, and loan options so you finish 2025 with confidence — and step into 2026 even stronger. Stop by a branch, give us a call, or visit wesla.org to get started today!

DONATION DRIVE

DROP OFF YOUR DONATIONS
NOVEMBER 1-30 AT ANY
BRANCH LOCATION



Food Bank of
Northwest Louisiana

Item List

Canned vegetables
Canned fruits
Canned meats
Canned soups
Dry beans
Rice
Pasta
Peanut butter
Cereal
Shelf-stable milk



Thank You

This season, we're especially thankful for what matters most, you, our members. Your trust, loyalty, and support are what make WESLA more than a credit union. You make us a family. Being part of your financial journey year after year is a privilege we don't take for granted.

As you gather with loved ones, celebrate traditions, and enjoy the moments that matter most, know that we're cheering for your happiness, health, and financial well-being. From all of us at WESLA Federal Credit Union, we wish you and your family a wonderful Thanksgiving filled with gratitude, laughter, and love.

Thank you for letting us be part of your journey today and every day.

-WESLA FCU

Congratulations to A Night at the Movies with WESLA FCU for winning our 2025 Pumpkin decorating contest!



**'T IS THE SEASON FOR
HOLIDAY CLOSINGS**

Tuesday, November 11, 2025- Veterans Day
Thursday, November 27, 2025- Thanksgiving Day
Friday, November 28, 2025- Day After Thanksgiving
Wednesday, December 24, 2025- Christmas Eve
Thursday, December 25, 2025- Christmas Day
Wednesday, December 31, 2025- New Year's Eve
Thursday, January 1, 2026- New Year's Day