

THE TELLER

TOGETHER FOR TOMORROW:
BUILDING COMMUNITY AND FINANCIAL FUTURES

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Building Stronger Connections: Our 2025 Team Building Event



What a day! Our team had an amazing time at Chasing Aces for our Employee Appreciation Event. From golf swings to team-building, it was the perfect way to celebrate the hard work and dedication of our incredible staff.

A huge thank you to our generous sponsors Sign Me Up, Buff City Soap – Shreveport, LA, TruStage, Birdwell's, Magnolia Title Services, LLC Finally Four Designs, Christina Fox – Take More Vacations Travel Sweetsby Davenport Sweetly Made By Hannah KTAL NBC 6, Heart Gates Vineyard, Griffin & Furman, LLC – Certified Public Accountants, Rountree Ford Lincoln and Bank-Tec South who helped make this event possible—we couldn't have done it without each of you!

PROTECTING YOUR ACCOUNT: FRAUD PREVENTION & MEMBER SAFETY

At **WESLA Federal Credit Union**, your security and peace of mind are always our top priorities. We know that protecting your hard-earned money can sometimes feel overwhelming, especially with new scams appearing every day. That's why we want to share a few important reminders to help you keep your accounts safe:

- **Monitor Your Accounts Often** – Review your statements and transactions regularly. Report anything unusual right away.
- **Create Strong Passwords** – Use unique, hard-to-guess passwords for online banking, and update them regularly.
- **Enable Two-Factor Authentication** – Add an extra layer of protection whenever possible.
- **Watch for Phishing Scams** – Be cautious of emails, calls, or texts asking for personal information. Remember: WESLA Federal Credit Union will never ask you to share personal details this way.
- **Stay Informed** – Knowing the latest fraud trends helps you stay one step ahead.

Your safety is our priority, and our team is here to support you every step of the way. If you have any questions or notice suspicious activity, please contact us at **318-687-8700** right away.

Together, we can help create a safer financial community.



BACK TO SCHOOL BUDGETING TIPS

BACK TO SCHOOL SEASON IS HERE, AND FOR MANY FAMILIES, THAT MEANS A LONG SHOPPING LIST FILLED WITH SUPPLIES, CLOTHES, AND ACTIVITIES. WITH A LITTLE PLANNING, YOU CAN EASE THE FINANCIAL STRESS AND MAKE SURE YOUR CHILD HAS EVERYTHING THEY NEED WITHOUT BREAKING THE BANK.

- **MAKE A LIST (AND STICK TO IT)-** START BY CHECKING WHAT YOU ALREADY HAVE AT HOME BEFORE BUYING DUPLICATES. WRITE DOWN EXACTLY WHAT YOUR CHILD NEEDS AND TAKE THAT LIST WITH YOU WHEN SHOPPING TO AVOID IMPULSE PURCHASES.
- **SET A BUDGET-** DECIDE HOW MUCH YOU CAN REALISTICALLY SPEND ON SUPPLIES, CLOTHES, AND EXTRAS LIKE SPORTS FEES. SHARE THIS WITH OLDER KIDS TO HELP THEM LEARN FINANCIAL RESPONSIBILITY AND UNDERSTAND LIMITS.
- **SHOP SMART-** TAKE ADVANTAGE OF SALES, COUPONS, AND CASHBACK APPS. COMPARE PRICES ONLINE BEFORE HITTING THE STORES. CONSIDER BUYING IN BULK FOR ITEMS LIKE NOTEBOOKS, PENCILS, OR SNACKS THAT WILL LAST THROUGHOUT THE YEAR.
- **DON'T OVERLOOK SECONDHAND OPTIONS-** THRIFT STORES, HAND-ME-DOWNS, AND RESALE APPS OFTEN HAVE GENTLY USED CLOTHES AND GEAR AT A FRACTION OF THE COST.
- **SPREAD OUT PURCHASES-** NOT EVERYTHING HAS TO BE BOUGHT AT ONCE. PRIORITIZE THE ESSENTIALS AND WAIT FOR LATER-SEASON SALES FOR CLOTHING OR SUPPLIES YOUR CHILD MAY NOT NEED IMMEDIATELY.



BACK-TO-SCHOOL SEASON CAN BE EXPENSIVE, BUT WITH SOME PREPARATION AND SMART SHOPPING, YOU'LL SET YOUR KIDS UP FOR SUCCESS—AND YOUR WALLET WILL THANK YOU!

Quick & Easy Back-to-School Meal Prep

Back-to-school season means busy mornings and hectic evenings. A little meal prep can save time, reduce stress, and keep your family fueled for the week ahead.

Day of the Week	Breakfast	Lunch	Snack	Dinner
Monday	Overnight Oats with Berries	Turkey & Cheese Wrap + Apple Slices	Trail Mix	Sheet Pan Chicken, Potatoes & Broccoli
Tuesday	Egg muffins with spinach & cheese	Chicken salad with crackers + grapes	Cheese stick + pretzels	Spaghetti with meat sauce + side salad
Wednesday	Greek yogurt with granola & fruit	Ham & cheese sandwich + carrot sticks	Hummus + baby carrots	Slow cooker taco bowls
Thursday	Pasta salad with veggies + string cheese	Pasta salad with veggies + string cheese	Apple slices + peanut butter	Grilled chicken wraps + fruit salad
Friday	Breakfast burrito with eggs & veggies	PB&J sandwich + cucumber slices	Yogurt tube + granola bar	Homemade pizza night

SAVING FOR THE HOLIDAYS STARTS NOW

It may feel early, but planning for the holidays in advance is one of the best ways to avoid stress—and debt—later. A little saving now can make December a lot more joyful.

- **Set Your Holiday Budget-** Decide how much you want to spend on gifts, travel, food, and activities. Having a number in mind helps you stay on track when the shopping season arrives.
- **Open a Holiday Savings Account-** Consider setting up a separate account just for holiday spending. Automate small weekly or monthly deposits so you'll have funds ready when the time comes.
- **Start Shopping Early-** Spread out purchases over the next few months to avoid a last-minute financial crunch. Watch for early sales and clearance items you can tuck away.
- **Cut Small Expenses and Redirect Them-** Skipping one coffee shop run a week or packing lunch a few extra times can add up quickly. Redirect those savings into your holiday fund.
- **Earn Extra with Rewards Programs-** Use your credit union debit or credit card rewards to offset holiday costs. Cash back, points, or discounts can make a big difference.

By starting now, you can enjoy the holiday season without the worry of overspending. A little preparation goes a long way toward creating stress-free, memorable celebrations.

FUNDS AVAILABILITY POLICY CHANGE

Due to changes in Federal Regulation CC, our Funds Availability Policy is changing effective July 1, 2025. These changes do not affect savings or Money Market Accounts. Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Funds from electronic direct deposits will be available on the day we receive the deposit. Depending on the type of check that is deposited, your funds may not be available on the first business day after the day we receive your deposit. Beginning July 1, 2025, the first \$275 of your deposit, however, will be available on the first business day after the day we receive your deposit. This is an increase from the current \$225.

In addition, the following changes also apply to funds you deposit by check which may be delayed for a longer period:

Large Deposits:

- You deposit checks totaling more than \$6,725 on any one day. This is an increase from the current \$5,525.
- Amounts exceeding \$6,725 will be available on the ninth business day after the deposit.

New Members:

- For a new account within the first 30 days, funds from electronic direct deposits will still be available on the day we receive them.
- Funds from wire transfers and specific types of checks (ex. Cashier's, certified, or government checks), up to \$6,725 will be available on the first business day after the deposit.
- Amounts exceeding \$6,725 will be available on the ninth business day after the deposit.

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



WWW.WESLA.ORG

