

# NEWSLETTER



1700 E. Mt. Pleasant Road | Zachary, LA 70791

PRSR STD  
U.S. POSTAGE  
PAID  
IMAGEWORKS  
53717

SPRING 2020 • QUARTER 2

## [ IN THIS ISSUE ]

### Here to Help Navigate Uncharted Waters

Help Kids Save More, Learn More in 2020

### Pack on the Perks – Auto Loans With Benefits

Hold the Phone - Document Texting

### Wash Away High-Rate Debt – Visa Balance Transfer

Get an Instant-Issue Debit Card TO GO

### Privacy Notice

## HERE TO HELP NAVIGATE UNCHARTED WATERS

The coronavirus has created unprecedented times for our membership and our world, but we want to offer you this strong reassurance: We are still here to help and your regular services will not be interrupted.

While we are taking necessary precautions to keep our members and our employees safe because that is our very top priority, we have an entire team behind us – all devoted to making sure daily deposits and other ongoing processes get carried out as usual. The bottom line is that you can always count on us to meet your needs, no matter how they change or evolve.

Here are some ways we can help you right now:

### CONVENIENT ACCOUNT ACCESS ANYTIME, ANYWHERE

For your ability to securely manage your GP Louisiana accounts from the comfort and safety of your home

- Online Banking
- Free Mobile App
- Online loan application
- ATM located at  
1700 East Mount Pleasant Road

### ADDED SUPPORT DURING TOUGH TIMES

For financial difficulties resulting from the impact of the coronavirus

- Email [options@gplafcu.com](mailto:options@gplafcu.com) or [kasta@gplafcu.com](mailto:kasta@gplafcu.com)

### ELECTRONIC TRANSACTIONS

For your payment convenience and security, but also your safety – no need to handle cash and paper checks

- Pay bills with Online Bill Pay
- Send money to family and friends with a text or email address via Popmoney®
- Pay with your GP Louisiana Debit Card – offering extra protection with the CardValet® app
- Pay with your GP Louisiana Visa® Credit Card – includes 24/7 card management at [ezcardinfo.com](http://ezcardinfo.com)

### EASY ACCESSIBILITY TO OUR TEAM

For any of your needs – we're here to help

- Email [loans@gplafcu.com](mailto:loans@gplafcu.com) or [members@gplafcu.com](mailto:members@gplafcu.com)
- Text us (even send pictures of documents with your phone!) at (225) 654-7230
- Use our drive-thru
- Use our Night Drop Box at 1700 East Mount Pleasant Road
- Call Audio Response at 1-800-391-8975
- Online chat with us or send a secure message via Online Banking
- Find the nearest Service Center on our Mobile Banking app – or call 1-888-748-3266

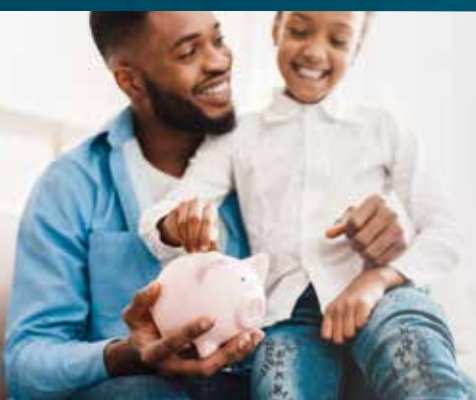
**Questions?** Need help enrolling in or using our online and mobile banking services?

**Call (225) 654-7230 or visit us online at [www.gplafcu.com](http://www.gplafcu.com).**

By the time you read this, we will likely have taken additional measures as part of our commitment to everyone's safety and well-being. Continue to look for updates at [gplafcu.com](http://gplafcu.com) and tell us how we can address your needs. We're here to help in the best way we can. Thank you for your loyal membership, and stay well.

## ANNUAL MEETING TO BE RESCHEDULED

In consideration of the health and safety of our members and staff, our annual meeting has been postponed. We will notify you when a new date has been selected.



## HELP KIDS SAVE MORE, LEARN MORE IN 2020

A new year is a new opportunity to help your kids learn how to manage money and, ultimately, achieve financial independence. While the key is to start this valuable life lesson as early as possible, it's never too late to make a difference. We're here for your whole family!

### OPEN A SAVINGS ACCOUNT FOR EACH CHILD AT GP LOUISIANA

- Show them how to fill out deposit and withdrawal slips as soon as they can write.
- Give teens over age 16 access to a debit card and their online banking accounts.\*
- Have them look at their monthly statements.

### SET SAVINGS GOALS

- Talk with your kids about what they're saving for and how much it will cost.
- Help them figure out how much they have to save and for how long.

### BOOST THEIR FUNDS ON HOLIDAYS AND BIRTHDAYS

- Put money into their savings account instead of buying gift cards or "stuff."
- Encourage grandparents or other loved ones to do the same.

### INCLUDE CHILDREN IN HOUSEHOLD FINANCE DISCUSSIONS

- Show them how you budget income and expenses.
- Give them challenges – e.g., finding a better cellphone plan or calculating the monthly cost of owning a car.
- Teach them to stick to a budget for back-to-school or holiday spending.

\*Careful guidance of a parent, or other adult supervision, is advised.

# PACK ON THE PERKS

## Auto Loans as Low as 3.9% APR\*

### PLUS, PROTECTION FOR YOUR INVESTMENT!

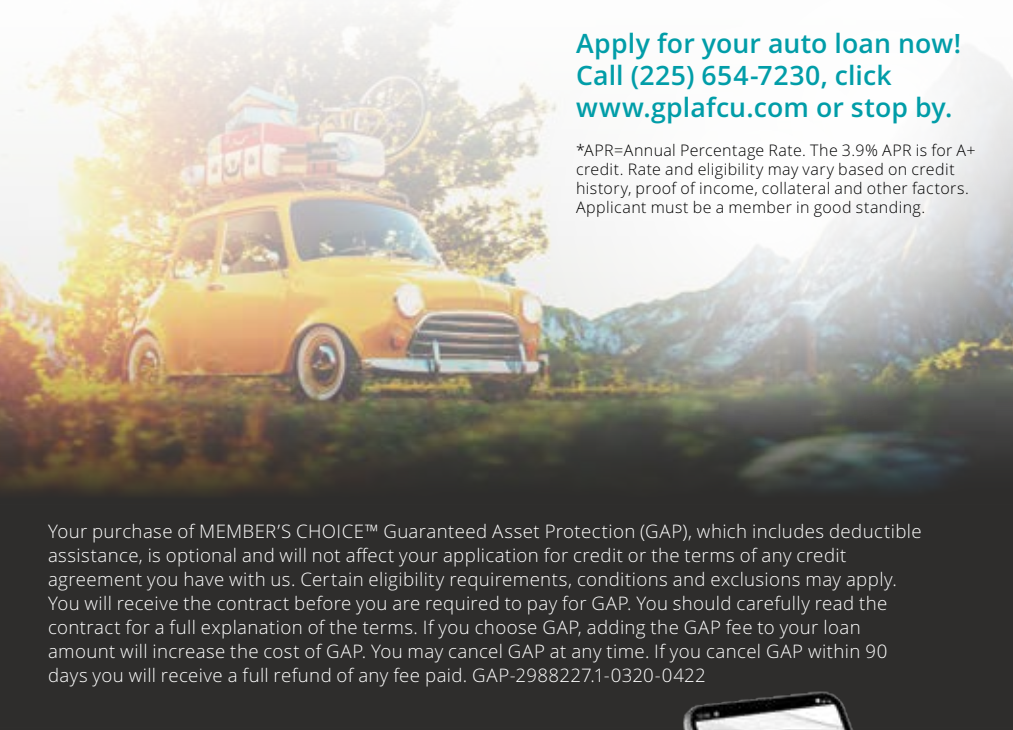
Ask us about GAP Plus with Deductible Assistance.

- Our **GAP** program may reduce or eliminate the gap between what your vehicle insurance will pay and what you owe on your loan, if your vehicle is deemed a total loss.
- **GAP Plus** helps you get into your next vehicle by reducing your next loan at the credit union by \$2,500.
- **Deductible Assistance** is designed to provide financial relief when your vehicle is damaged, but not deemed a total loss. If auto repairs cost more than your deductible, the deductible amount is applied to your loan, reducing what you owe.

We also offer **Life Plus** for debt protection and **Mechanical Repair Coverage**.

Apply for your auto loan now!  
Call (225) 654-7230, click  
[www.gplafcu.com](http://www.gplafcu.com) or stop by.

\*APR=Annual Percentage Rate. The 3.9% APR is for A+ credit. Rate and eligibility may vary based on credit history, proof of income, collateral and other factors. Applicant must be a member in good standing.



Your purchase of MEMBER'S CHOICE™ Guaranteed Asset Protection (GAP), which includes deductible assistance, is optional and will not affect your application for credit or the terms of any credit agreement you have with us. Certain eligibility requirements, conditions and exclusions may apply. You will receive the contract before you are required to pay for GAP. You should carefully read the contract for a full explanation of the terms. If you choose GAP, adding the GAP fee to your loan amount will increase the cost of GAP. You may cancel GAP at any time. If you cancel GAP within 90 days you will receive a full refund of any fee paid. GAP-2988227.1-0320-0422

## Hold the Phone.

I can text documents to  
GP Louisiana FCU?

Yes! Email and fax are not your only options.

Just take a picture of any document with your phone and text it to us at (225) 654-7230.



## HOLIDAYS

### CLOSED

Friday, April 10  
Good Friday

Monday, May 25  
Memorial Day

Friday, July 3  
Independence Day (observed)



## Get an Instant-Issue Debit Card TO GO

Opening a new checking account at GP Louisiana FCU? Reporting a lost or stolen debit card? Get your new debit card in as fast as a day!

Just come into our main branch, and within that day or the next, you'll have a new debit card you can use immediately at an ATM or business. This "instant-issue" debit card works exactly the same as a card you would receive through the mail. It's just faster and more convenient to better meet your needs!

## WASH AWAY HIGH-RATE DEBT

Transfer balances to a GP Louisiana Visa® for 0% introductory APR\* for six months!

Plus, enjoy:

- A low interest rate even after the intro rate ends
- Rewards for your purchases
- No annual fee
- 24/7 account management at [www.ezcardinfo.com](http://www.ezcardinfo.com)

### GET A FRESH START!

Apply for your balance transfer today:

- Call (225) 654-7230
- Click [www.gplafcu.com](http://www.gplafcu.com)
- Visit one of our branches

\*APR=Annual Percentage Rate. The 0% introductory APR for balance transfers will apply to transactions posted to your account during the first six months following the opening of your account or beginning with the first balance transfer on existing accounts. Any existing balances on GP Louisiana Federal Credit Union loan or credit card accounts are not eligible for the introductory APR for balance transfers. If you do not qualify for the introductory APR, your APR will be 7.99% to 18.00% based on your creditworthiness. Balance transfer amounts are not eligible for rewards points. The balance transfer fee is \$50.00 per transfer and you could forfeit your introductory APR if you are 60 days late in making your payments. Please contact the CU for additional information about this promotional rate. Credit restrictions apply.

## THERE IS ONLY ONE OF YOU

Private Information *Stays* Private at GP Louisiana FCU

As part of our ongoing commitment to protecting you and your personal and financial information, we invite you to view our Privacy Disclosure Notification Statement.



[www.gplafcu.com](http://www.gplafcu.com)

View Our Privacy Policy



GP Louisiana Federal Credit Union