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“SLEIGH” THE HOLIDAYS WITH OUR MERRY LOANS

Turn wish lists into checklists with a Merry Loan from GPLAFCU! From travel expenses to pricey gifts, holiday expenses can add up quickly. Tackle your lists and check them twice with one of our convenient holiday loan options.

Combine any of these offerings to meet your needs:



MERRY LOAN

Loans up to \$1,200 for a 12-month term
Rates based on credit score
\$20 application fee

Apply here:



HOLIDAY SKIP-A-PAY

Skate past a loan payment this November or December
Free up cash
\$35 processing fee per loan

Apply here:



INCREASE YOUR VISA® LIMIT

Keep expenses all in one place
Great rates
Rewards
No annual fee

Request here:



CHRISTMAS CLUB ACCOUNT*

Stash cash for holiday shopping
Save for next season
Automatic deposits

Apply by calling us at (225) 654-7230, press 0.



PAYDAY LOAN**

No credit check
Loans up to \$1,000
\$20 application fee

Apply here:



Reach out and let us know how we can help this holiday season! At GPLAFCU, we're here to help you “sleigh” the holidays!

*Christmas Club account balance transfers to your savings the first week in October. **Certain restrictions apply. Application fee of \$20. Annual Percentage Rate (APR) = 28%. Must have Direct Deposit into GPLAFCU account.

NEW – Stay Alert With Fraud Text Notifications

Don't let the worry of fraudulent activity on your accounts keep you up at night. GPLAFCU is excited to announce that we're switching to fraud text alerts. Say goodbye to fraud alert phone calls and hello to this new, convenient text alert service.

We'll monitor your account activity and send you a text message if we suspect a transaction may be fraudulent. All you have to do is respond via text to protect your account.

Here's how it works:

- You'll receive a text message from GPLAFCU if we suspect a charge made to your account is fraudulent. The text will provide details of the transaction, including the last four digits of your account/card number, the name and location of the activity and the amount of the transaction.
- If you recognize the transaction, reply YES to confirm the activity. No further action is necessary, and you will be able to continue normal use of your card.
- If you do not recognize the transaction, reply NO. GPLAFCU will place a block on your card to prevent further fraud, and you will receive instructions with a number to call as soon as possible.

IMPORTANT: Aside from the details of specific transactions – including location and amount of a charge – GPLAFCU will never share or ask for your personal or account information via text. Never give your full account or card number, Social Security number or other personal information over the phone or via text message.

GPLAFCU is proud to provide this free, convenient service to better protect you from fraud. Remember, you can also monitor your account activity anytime through Online or Mobile Banking.



MOBILE PAYMENTS: WHAT, HOW, WHO & WHY

Mobile payments have become a common way to make in-store and online payments. Learn more about this convenient payment method below.

What are mobile payments?

Mobile payments allow you to pay for purchases at the checkout or online with your mobile device by linking to a physical debit card, credit card or account. The payments appear on your statement just like traditional transactions.

How do I set up my device for mobile payments?

There are several mobile payment programs, and the one you use will depend on your mobile service provider. Mobile payment programs include:

- Apple Pay®
- Samsung® Pay
- Google Pay™
- Microsoft® Pay
- Visa® Checkout

Once you sign up for one of these services, you can add your debit card, credit card or account information, which will be securely stored. Then, you'll be able to quickly and conveniently make payments using only your phone.

Who accepts mobile payments?

Mobile payments are not yet universally accepted. Ask the merchant during checkout if you can pay with your mobile device and be sure to have a secondary form of payment available in case you need it.

Why are mobile payments popular?

Mobile payments are fast, easy and convenient. Moreover, mobile payments offer the same security (or more) as a physical card.

[CONTACT US]

Phone: (225) 654-7230
Web: www.gplafcu.com
Mail: P.O. Box 520, Zachary, LA 70791
Fax: (225) 654-7232



Main Office
1700 East Mount Pleasant Road
Zachary, LA 70791



Plaquemine Branch
26100 Highway 405
Plaquemine, LA 70764



Lane Branch
4867 West Park Drive, Suite C
Zachary, LA 70791

[HOLIDAYS] CLOSED

Thursday, November 27 <i>Thanksgiving Day</i>	Friday, December 26 <i>Day After Christmas</i>
Friday, November 28 <i>Day After Thanksgiving</i>	Wednesday, December 31 <i>New Year's Eve</i>
Thursday, December 25 <i>Christmas Day</i>	Thursday, January 1 <i>New Year's Day</i>

PRIVACY MATTERS

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.



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Privacy Policy



IRA Contribution Limits for 2025

Every little bit counts!

For those of you who contribute to an IRA, we want to remind you of the contribution limits for Traditional and Roth IRAs.

Standard Limit: \$7,000
Catch-Up Limit (age 50 and older): \$8,000

When it comes to your IRA, GPLAFCU encourages you to contribute up to the contribution limit every year. However, you don't have to contribute the full amount. You may skip a year or even several years if you need to. You can resume making contributions at any time, but you cannot catch up for the years that no contribution was made.

Even if you can contribute only \$50 or \$100 a month, it's worth it. Thanks to compounding

interest, even small monthly investments can grow to significant amounts over time. In the long run, what may seem like an insignificant monthly investment can turn into quite a bit of money.

REMINDER: IRA contributions for 2025 are accepted until April 15, 2026. Please specify the contribution year when making your deposit.

Of course, the Member Service Representatives at GPLAFCU are always here for you to answer any questions you may have about IRAs or investing.



If you have any questions or would like to speak to an advisor, please call (225) 654-7230 or stop by a branch today.

