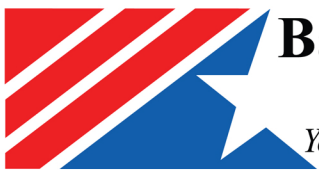




# 2019 Annual Report



**Barksdale Federal  
Credit Union™**  
*Your Financial Partner for Life™*

800-647-2328 | [www.bfcu.org](http://www.bfcu.org) | Federally Insured by NCUA

# AGENDA

Sixty-Sixth Annual Membership Meeting  
Barksdale Federal Credit Union  
August 10, 2020 - 5:00 P.M.  
700 Northgate Road, Bossier City, Louisiana

1. **5:00 P.M. - Call to Order - Patrick Gullatt, CEO**
2. **Invocation - Al Oar**
3. **Confirm a Quorum - Supervisory Committee**
4. **Appointment of Parliamentarian**
5. **Minutes from Sixty-Fifth Annual Meeting**
6. **Report of Directors/President - Patrick Gullatt, CEO**
7. **Report of Supervisory Committee & Elections - Margaret Carlisle**
8. **Unfinished Business**
9. **New Business - Patrick Gullatt, CEO**
10. **Adjourn**

# Minutes from the Sixty-Fifth Annual Membership Meeting

## March 28, 2019

The Sixty-Fifth Annual Membership Meeting of Barksdale Federal Credit Union was called to order at 7:00 p.m., March 28, 2019, by the President & CEO, Patrick Gullatt.

1. Call to Order by Mr. Patrick Gullatt.
2. Mr. Roy Walling gave the invocation.
3. Barksdale AFB Honor Guard advanced the colors.
4. Dr. Ryan Jacobsen led the Pledge of Allegiance.
5. The National Anthem was sung by Ms. Susan Stakes.
6. The Barksdale AFB Honor Guard retired the colors.
7. Mr. Gullatt welcomed all those in attendance and asked those who are currently serving or have served in the military please stand and be recognized when their service song is played. He then asked family members of those deployed or currently serving to stand.
8. Mr. Gullatt introduced those seated at the head table:

CMS (Ret) Al Oar, Chairman	Mr. Arno Easterly, Director and President Emeritus
Ms. Charleene Ringler, 1st Vice Chairman	CMS (Ret) Steve Stakes, Director
SMS (Ret) Bernie Hawk, 2nd Vice Chairman	Dr. Ryan Jacobsen DNP, RN, Director
Mr. Roy Walling, Secretary/Treasurer	

Several other guests in attendance were also recognized.
9. Dr. Ryan Jacobsen, spoke for Chairman of the Supervisory Committee, Ms. Margaret Carlisle, and confirmed a quorum was present with 568 members in attendance.
10. Mr. Gullatt appointed Curtis Shelton with Ayers, Warren, Shelton and Williams, LLC, as parliamentarian.
11. A special presentation was made by Col (Ret) Steve dePyssler from the Retiree Office in appreciation to Barksdale Federal Credit Union. A plaque was given in recognition of the credit union's support of the POW/Purple Heart /MIA luncheon for over 20 years.
12. The minutes for the Sixty-Fourth Annual Membership Meeting were distributed prior to the meeting. A motion was made, seconded and carried to dispense with the reading of the minutes and to approve them as printed.
13. Mr. Gullatt introduced Deputy Brandon Masters with the Bossier Parish Sheriff's Office as our guest speaker. Deputy Masters is in the Crime Prevention Department and serves as a Community Liaison Officer. He spoke on white collar crimes and how not to fall victim.
14. Mr. Gullatt then presented the Report of the Board of Directors & President's Report, which is in the Annual Report. The Board of Directors, Supervisory Committee, Management, Staff, and all of our members were thanked for making Barksdale Federal what it is today. It is an honor to say that our employees have donated over 2,000 hours of their time to local communities and charities. To best serve our membership 2018 proved to be a year of continued advancements.
15. Dr. Jacobsen, presented the Supervisory Committee Report, and introduced committee members Margaret Carlisle, Jack Spillane, Jack Hays, Jim Mole, and himself. Dr. Jacobsen reported those Board of Directors elected for three year terms:  
Bernie Hawk, Steve Stakes, and Ryan Jacobsen
16. Mr. Gullatt reported no unfinished business from the Sixty-Fourth annual meeting.
17. The scholarship winners this year were selected based on their essays answering: "Describe your marketing campaign to encourage your peers to open an account at Barksdale Federal." Recipients of the four scholarships awarded by Barksdale Federal were introduced: Mason Green, Leesville High School, Leesville, LA; Lille Christaw, C.E. Byrd High School, Shreveport, LA; Noah Lesko, Caddo Magnet High School, Shreveport, LA; and Taylor Guin, Captain Shreve High School, Shreveport, LA, who each received a \$1,500 scholarship.
18. Mr. Gullatt asked for any new business. There was none.
19. There being no further business, the Sixty-Fifth Annual Membership Meeting of Barksdale Federal Credit Union was adjourned at 7:40 p.m.

  
AL OAR  
Chair

  
ROY E. WALLING  
Secretary

# CHAIRMAN & PRESIDENT REPORT



AL OAR

This was an exciting year and we could not be more proud of our employees and their achievements. The financial industry moves fast these days and you can rest assured that you have a dedicated team working hard to keep your credit union up-to-date with the latest technology, products, and services. We remain committed to make the investments necessary to provide the people, places and technology needed to allow our members to access our services in the manner they prefer. You can read about some of the highlights on page 9 of this report.

As Louisiana's largest locally owned credit union, we were pleased to open a brand new full service center in Longview, Texas, in 2019. It has been our pleasure to bring our brand to East Texas, and we have enjoyed getting to know our members there. We are looking forward to serving these financial partners and we are eager to become even more of a part of this growing community. We also opened another new full service center on Highway 1 near I-49 in Shreveport, Louisiana. We are proud to be able to extend our accessibility.

Your credit union is growing. At year end our membership had grown to 133,660. Assets totaled over \$1.4 billion having grown by 9.3% for the year. Total member share accounts grew by 9.1% and loans grew by 4.2%. Net income for the year totaled over \$17 million, the highest ever, which represented a return on average assets of 1.24%. Total capital reserves totaled 11% of assets, having grown by 12% for the year.

We think 2019 was an amazing year, and we hope you experienced the credit union difference through our products, services, and accessibility. Please be sure to review the annual report to read about some of the 2019 achievements.



Patrick Gullatt

A handwritten signature in blue ink, appearing to read "Al Oar".

Al Oar  
Chair

A handwritten signature in blue ink, appearing to read "Patrick B. Gullatt".

Patrick Gullatt  
President & CEO

# SUPERVISORY COMMITTEE

## REPORT



Margaret Carlisle

The Supervisory Committee is a group of volunteers who works with the Internal Audit department, the credit union's management team, and the Board of Directors to ensure the credit union operates safely, soundly, and in the best interests of the membership. The Committee also oversees the completion of reviews such as the financial statement audit, IT security testing, and business lending review.



John Spillane

The CPA firm of Heard, McElroy & Vestal, LLC performed the credit union's annual financial statement audit. The results of this audit concluded that the credit union's financial statements fairly present the credit union's financial condition. Based upon the results of external audits, the National Credit Union Administration examination, and Internal Audit activity, it is the opinion of the Supervisory Committee that the financial condition and internal controls remain strong. We work to maintain a safe and sound credit union that will continue to serve the membership and the community.



John Hays

Two director positions are expiring this year. The nominating committee submitted the following names of incumbent directors: Charleene Ringler and Roy Walling. Since no further nominations were received by petition, according to the by-laws of the credit union, the nominated directors will serve a three year term. On behalf of the Supervisory Committee, we thank you for your membership and are proud for the opportunity to play a part in making Barksdale Federal Credit Union better for our current and future members.

**Margaret Carlisle**  
Chair, Supervisory Committee



Jim Mole

**Committee Members:**  
John Spillane, John Hays, and Jim Mole

**Barksdale Federal Credit Union**  
**Statements of Financial Condition**  
**December 31, 2019 and 2018**  
(in thousands)

**ASSETS**

	2019	2018
<b>Assets:</b>		
Cash and cash equivalents	\$ 134,396	\$ 124,889
Interest bearing deposits with financial institutions	45,917	45,872
Investments		
Held-to-maturity agency debt investments	281,909	257,751
Available-for-sale agency debt investments	47,900	-
Equity securities	31,327	26,303
Corporate credit union investments and other investments	4,463	4,763
Loans receivable net of allowance for loan losses of \$6,519 in 2019 and \$7,601 in 2018	868,407	831,919
Other receivables	163	80
Accrued interest income	3,479	3,039
Prepaid and deferred expense	1,290	1,270
Property, plant and equipment net of accumulated depreciation totaling \$24,860 in 2019 and \$26,100 in 2018	32,837	31,892
NCUA Share Insurance Fund deposit	11,747	11,298
Credit union owned life insurance	1,676	1,656
Other assets	2,396	2,096
<b>TOTAL ASSETS</b>	<b>\$ 1,467,907</b>	<b>\$ 1,342,828</b>

**LIABILITIES AND MEMBERS' EQUITY**

**Liabilities:**

Members' share and savings accounts	\$ 1,291,335	\$ 1,183,314
Accounts payable	6,596	6,482
Dividends payable	17	29
Other liabilities	8,059	8,441
Total Liabilities	1,306,007	1,198,266

**Members' Equity:**

Regular reserve	63,496	59,578
Undivided earnings	98,440	85,030
Accumulated other comprehensive loss	(36)	(46)
Total Members' Equity	161,900	144,562

**TOTAL LIABILITIES AND MEMBERS' EQUITY**

<b>\$ 1,467,907</b>	<b>\$ 1,342,828</b>
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The Statements of Financial Condition and Statements of Income are shown for illustrative purposes only. The related footnotes to the financial statements, which are an integral part of these financial statements and should be considered as a whole, are available for review at Barksdale Federal Credit Union offices.

**Barksdale Federal Credit Union**  
**Statements of Income**  
For the years ended December 31, 2019 and 2018  
(in thousands)

	2019	2018
<b>Interest Income</b>		
Loans receivable	\$ 41,651	\$ 37,678
Interest bearing deposits with financial institutions	946	736
Held-to-maturity agency debt investments	6,229	4,788
Available-for-sale agency debt investments	191	-
Equity securities	523	462
Corporate credit union investments and other investments	2,264	1,707
<b>Total Interest Income</b>	<u>51,804</u>	<u>45,371</u>
<b>Cost of Funds</b>		
Dividends on members' share accounts	11,395	7,073
<b>Total Cost of Funds</b>	<u>11,395</u>	<u>7,073</u>
<b>Net Interest Income</b>	40,409	38,298
Less provision for loan losses	3,335	6,380
<b>Net Interest Income After Provision For Loan Losses</b>	<u>37,074</u>	<u>31,918</u>
<b>Non-Interest Income</b>		
Mortgage fees and charges	757	584
Credit, debit and ATM transaction fees	12,519	11,764
Other member fees and charges	12,441	12,104
Net gains on sales of equity securities	280	698
Unrealized gains recognized on equity securities	4,417	-
Other miscellaneous income	543	1,292
<b>Total Non-Interest Income</b>	<u>30,957</u>	<u>26,442</u>
<b>Operating Expense</b>		
Compensation	17,957	16,701
Employee benefits	5,546	5,731
Travel and conference expense	367	411
Association dues	161	156
Office occupancy expense	2,462	2,415
Office operations expense	10,461	10,216
Educational and promotional expense	1,688	1,550
Loan servicing expense	4,766	3,773
Professional and outside services	3,191	2,903
Federal examination fee	362	344
Depreciation	2,162	2,180
Miscellaneous operating expense	1,490	1,027
<b>Total Operating Expenses</b>	<u>50,613</u>	<u>47,407</u>
<b>NET INCOME FROM OPERATIONS</b>	17,418	10,953
Other Non-Operating Income or (Loss)	(44)	(43)
<b>NET INCOME</b>	<u>\$ 17,374</u>	<u>\$ 10,910</u>

The Statements of Financial Condition and Statements of Income are shown for illustrative purposes only. The related footnotes to the financial statements, which are an integral part of these financial statements and should be considered as a whole, are available for review at Barksdale Federal Credit Union offices.

# BOARD *of* DIRECTORS



(LEFT TO RIGHT)

**ARNO EASTERLY-DIRECTOR, AL OAR-CHAIR, DR. RYAN JACOBSEN-DIRECTOR, CHARLEENE RINGLER-1ST VICE CHAIR,  
BERNIE HAWK - 2ND VICE CHAIR, ROY WALLING - SECRETARY/TREASURER, STEVE STAKES - DIRECTOR**

The Board of Directors is the top managing body of your credit union. Each member serves as a volunteer, elected by the credit union membership, and receives no monetary compensation for their service.

## A WORD FROM OUR BOARD

---

We are pleased to report 2019 was a very strong year! The credit union implemented strategic groups to work on many different objectives – and the tasks were no small feats! These groups, comprised of BFCU employees throughout the organization, implemented a number of new locations, new products, new services, and new processes all with you in mind. Please be sure to check out the 2019 highlights on page 9 of this annual report.

We are also equally impressed and pleased to report that your BFCU employees earned the Great Place to Work certification and received the 2019 Minority Business Opportunity Business of the Year Award. Everyone worked extra hard in 2019 to make this organization shine! On behalf of the Board of Directors, management, and staff – we say “thank you” for your continued confidence in Louisiana’s largest locally owned financial cooperative.



# SCHOLARSHIPS *Winners*



## *Congratulations!*

EACH WINNER RECEIVED \$1,500 TOWARDS THEIR COLLEGE EDUCATION

DESCRIBE YOUR IDEAL WORK ENVIRONMENT  
AND DESCRIBE WHAT MEANINGFUL WORK MEANS TO YOU



**AnnaGrace Hale**  
Parkway High School  
Bossier City, LA

Louisiana Tech  
Biomedical Engineering



**Heather Kennedy**  
Haynesville High School  
Haynesville, LA

University of Louisiana in  
Monroe - Pharmacy



**Emily Johnson**  
Leesville High School  
Leesville, LA

Louisiana Tech  
Pre-Veterinary



**Taylor Maust**  
Parkway High School  
Bossier City, LA

Northwestern State University  
Music Education

# 2019 HIGHLIGHTS

Every year our mission is the same, to enhance the financial well-being of our members and to become the preferred financial partner for our members and potential members. In order to achieve that mission, we must be mindful of the rapidly changing financial space. We've put together strategic teams to analyze and research this changing landscape in an effort to bring to you cost effective products and services. Take a look at what their hard work accomplished in 2019:

**HIGH YIELD SAVINGS:** a brand new savings account which offers a premium savings rate on balances up to \$5,000.

**CHANGE JAR SERVICE:** a feature that once it is added to your checking account, will round up your transactions to the nearest dollar and place that change automatically into a savings account of your choice.

**NEW LOCATIONS:** a brand new full service center opened on January 28, 2019 in Longview, Texas. We also opened another full service center at 5702 North Market Street in Shreveport on November 4, 2019.

**CASH BACK REWARDS:** we have a rich rewards program on our credit and debit cards, and now you can redeem those points for cash back!

**ONLINE LENDING:** need to be pre-approved for an auto loan or want our VISA® Platinum with Rewards, but do not have time to visit a location? Not a problem with Online Lending applications. Visit [bfcu.org](http://bfcu.org) and click Apply to get the process started.

**DOCUSIGN:** we switched our electronic signature service to DocuSign. Now most of our loans can be completed from the convenience of home with our electronic signature service.

# 2019 HIGHLIGHTS

**CREDIT CARD CONTROLS:** lost your BFCU credit card? Not an issue with Credit Card Controls. Once registered for the service, you have the ability to turn your credit card off and on. You can also customize what will trigger alerts or decline transactions based on your unique spending patterns and because it is customized to you, there is an additional layer of security protecting your card from unauthorized activity.

**EXTENDED SERVICE HOURS:** we realize the best time to call us may be after 5PM or on Saturdays, so with the member in mind we extended our Call Center hours until 7PM Monday – Friday and from 9AM – 1PM on Saturdays.

**CERTIFICATE ACCOUNT INTEREST VIA ACH:** gone are the days of snail mail. We now ACH your certificate account interest to any account of your choosing.

**LIVE TELLER MACHINES (LTMs):** we introduced LTMs at our North Market location. What are LTMs? LTMs combine the convenience of an ATM with the service and expertise of an in-person credit union visit. Some reasons you'll love LTMs include: no transaction slips required, extended service hours, faster transaction times, and more!

**AUTOMATED SKIP-A-PAY PROGRAM:** each year we mail a holiday skip-a-pay program form so members may skip their loan payment during the holidays. This year members were able to skip the form and go straight into their online banking account and select "Skip." It's that easy and convenient!

**AWARDS:** we received the Great Place to Work® Certification (BFCU truly is an amazing place to work). We were also honored with the 2019 Minority Business Opportunity Business of the Year Award and the BBB Torch Award.

# COMMUNITY & SERVICE



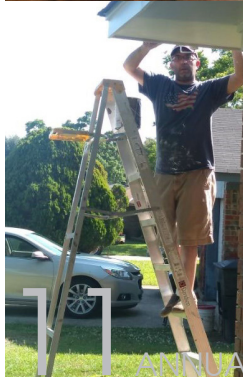
The employees at Barksdale Federal love to see our community grow and prosper. This doesn't just include our members, we want to benefit the whole community.

- Michael Newberry  
Financial Service Representative



Barksdale Federal stays involved in the community by being at as many events as possible. I love participating in the Autism Walk, Junior Achievement Events, and Paint Your Heart Out.

- Karen Easterly  
Center Supervisor - Ellerbe Rd



# COMMUNITY & SERVICE

The impact BFCU has on our Children's Miracle Network Hospital programs and the kids we serve at Christus Shreveport-Bossier is immeasurable. Every dollar they raise goes back into life-changing programs for local kids - oftentimes, giving the gift of childhood back to these kids.

**- Margo Clendenin**  
Program Director Children's  
Miracle Network

The best part is the community partnership and personal relationships we have developed. We have a consistent relationship that continues to grow.

**- Jill Lucero Regional Director**  
American Heart Association



# Free FINANCIAL WEBINARS

At **Barksdale Federal**, we care about your financial wellness. That's why we've partnered with industry-leading BALANCE™ to provide you with free access to expertly-crafted financial education and resources to help with your fiscal matters. BALANCE can assist with confidential, no-cost financial counseling services to help you develop a sensible budget managing spending and debt. For all your financial life stage changes and more, we—in partnership with BALANCE—are here to help.

You can also attend free money management webinars each month. These webinars teach the basics of financial planning – helping to create a future of security and opportunity. Don't have time to attend the free monthly sessions? No problem! We keep the recorded sessions available on our website for you!

Visit [www.bfcu.org](http://www.bfcu.org) – click: About BFCU; Financial Education; Webinars. There you will find numerous topics including:



## Becoming a Home Owner

Homeownership starts well before the contracts are signed - preparation is one of the keys to a smooth home buying process. This session covers all major pre-purchase topics such as budgeting, the down payment, credit reports, debt-to-income ratios, and the mortgage lending process.



## Safeguarding Kids' Identity and Online Privacy

Today's youth are tech-savvy and connected online. Parents play an important role in helping them avoid online hazards. This workshop covers important issues including online privacy tips, managing computer settings, smartphone apps, and positive online behavior.



## FASFA: The Key to Unlocking Financial Aid

The Free Application for Federal Student Aid (FASFA) is a government form that streamlines the financial aid process, which can help reduce your student loan burden. This workshop covers FASFA basics, as well as provides insight into the application process, how to complete the FASFA online.



## The Basics of Saving & Investing

Investing is one of the smartest things consumers can do to secure a brighter financial future. Every investor has different goals, risk tolerance, and cash flow, which will impact savings and investment choices. Participants will learn about saving strategies and tactics and investment tools.



## Planning for Money Milestones

There are many important financial milestones for consumers. To help prepare for a positive financial future - without sacrificing fun - we take a realistic approach to managing finances. We'll cover SMART goals, getting financially organized, building a budget, and wiping out debt.

# SAVING*Smart*

## PRIME SAVINGS

This savings account is opened when you establish membership at Barksdale Federal. Use your savings account to start growing your financial stability.

## SPECIAL PURPOSE SAVINGS

Perfect for those saving for special events. If you are saving for a wedding, new child, or even a new car, put aside some money in a special purpose savings account.

## CHRISTMAS CLUB SAVINGS

This account option allows you to earn a little extra on your savings for Christmas! You can save up to \$5,000 and this account matures on November 5th just in time for Christmas shopping.

## HIGH YIELD SAVINGS

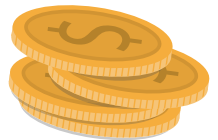
This account offers a higher dividend rate on the first \$5,000 without any withdrawal penalties. Earn more for your money!

## BARKSDALE BUDDIES SAVINGS

An account perfect for our youngest members. Available to anyone 12 or younger. Saving money is fun when you are a Barksdale Buddy!

## MY MONEY SAVINGS

My Money Savings is perfect for children ages 13-17. It only requires \$5 to open and there is no minimum balance, which means this is a great option for those needing to learn how to save.



# BORROWING *Smart*



## BOAT, RV, AND ATV LOANS

Are you looking to make the outdoors a little more adventurous this year? Let Barksdale Federal do the heavy lifting. We offer financing on new and used RVs and Boats and on new ATVs. No matter what your plans are this year, call or come by to see how we can make life a little more adventurous.

## SECURED PERSONAL LOANS

If you are struggling with a low credit score or needing to establish credit, a secured personal loan may be the option for you! All you need to do is deposit \$500 or more in your BFCU savings account and we will hold those funds and give you a loan for the same amount. You then use your account to pay back the loan over a set term. It's that easy. Let BFCU help build your credit.



## VISA 1.99% PLATINUM CREDIT CARD

Have you been looking for a credit card but just can't find the right one? The Visa 1.99% Platinum Credit Card is a great deal. This card has a 1.99% introductory APR\* for the first year. You can also earn rewards on everyday purchases, redeemable for cash back, gift cards, travel, merchandise and more!

APR=Annual Percentage Rate. See [bfcu.org](http://bfcu.org) for all the details.

## NEW & USED AUTO LOANS

Are you in the market for a vehicle? Whether it is new or just new to you, we can help. Before you buy, visit a location or go online to [bfcu.org](http://bfcu.org) and fill out an auto loan application. We will put the buying power into your hands.



For more information on how to borrow smart visit our website, [www.bfcu.org](http://www.bfcu.org), or stop by any of our locations.



# BORROWING *Smart*



Our Mortgage Loan Originators will help guide you through the process of selecting the right mortgage solution to meet your specific needs.



## HOME PURCHASING

Congratulations on your decision to buy a new home! There are many important things to consider throughout the process, especially if you're a first-time homebuyer.



## HOME REMODEL

Wanting to update your kitchen, master suite, or even the backyard? Contact one of our Mortgage Loan Originators who will help find the right loan for you.



## HOME REFINANCING

We may be able to help lower your interest rate, lower your monthly payment, or help you get rid of private mortgage insurance. Contact an MLO today to get more information.



## CONSTRUCTION TO PERMANENT

With our construction to permanent loan, you'll be given a loan to cover costs during your home's construction phase and then it will convert (after the home is complete) to a traditional amortized loan.

Barksdale Federal's online mortgage application helps streamline the process, so you can get preapproved before you shop.

Need mortgage related questions answered? You can visit us online at [www.bfcu.org](http://www.bfcu.org) to submit an appointment request and one of our experienced Mortgage Lending Originators (MLOs) will contact you.

# INVESTING *Smart*



Michael Suggs

Designed exclusively for our credit union members and located right here at the credit union, the Barksdale Investment Services program offers retirement, insurance and investment programs to help you and your family. Whether you're just starting out or nearing retirement age, it can be difficult to decide if you should focus on reducing debts or saving for the future. The answer is different for everyone, and may depend on your current savings, debt load, and future goals.



Heather Wilkin

Meet with our financial advisor to discuss your current situation and set your strategy.

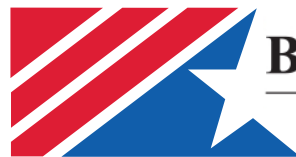
#### ADVISORS CAN ASSIST YOU WITH:

- ★ Money Management
- ★ Insurance Planning
- ★ 401(k) Planning\*\*\*
- ★ Retirement Planning
- ★ Estate Conservation\*\*
- ★ Investment Planning
- ★ Business Planning
- ★ Education Funding



Amanda Johnston

To make an appointment or to hear more about Barksdale Investments Services, please contact one of our program coordinators: Heather Wilkin at (318) 549-4063 or Amanda Johnston at (318) 549-4066.



## Barksdale Investment Services

RETIREMENT ★ INVESTMENTS ★ INSURANCE

Securities sold and advisory services offered through CUNA Brokerage Services, Inc. (CBSI) member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured. May Lose Value. No Financial Institution Guarantee. Not a deposit of any financial institution. CUNA Brokerage Services, Inc. is a registered broker/dealer in all fifty states of the United States of America. \*\*Representatives are neither tax advisors nor attorneys. For information regarding your specific tax situation, please consult a tax professional. For legal questions, including a discussion about estate planning, please consult your attorney.

\*\*\*Prior to requesting a rollover from your employer sponsored retirement account to an Individual Retirement Account (IRA), you should consider whether the rollover is suitable for you. There may be important differences in features, costs, services, withdrawal options, and other important aspects between your employer's sponsored retirement account and an IRA. FR-2988248.1-0320-0422

# BFCU LOCATIONS



## Bossier City

2321 Airline Drive  
551 Stockwell Road  
700 Northgate Road  
5490 Barksdale Blvd

## BAFB

455 Curtiss Road, Bldg 4711

## Shreveport

9134 Mansfield Road  
6790 Pines Road  
1560 East 70th Street  
9475 Ellerbe Road  
519 Market Street  
8810 Youree Drive  
5702 North Market Street

## Benton

115 W. Linton Blvd

## Cotton Valley

106 Resident Street

## Blanchard

200 Main Street

## Jonesboro-Hodge

1026 South First Street

## Alexandria

3500 Jackson Street

## Oakdale

300 East 7th Ave

## Leesville

604 South Sixth Street

## Fort Polk

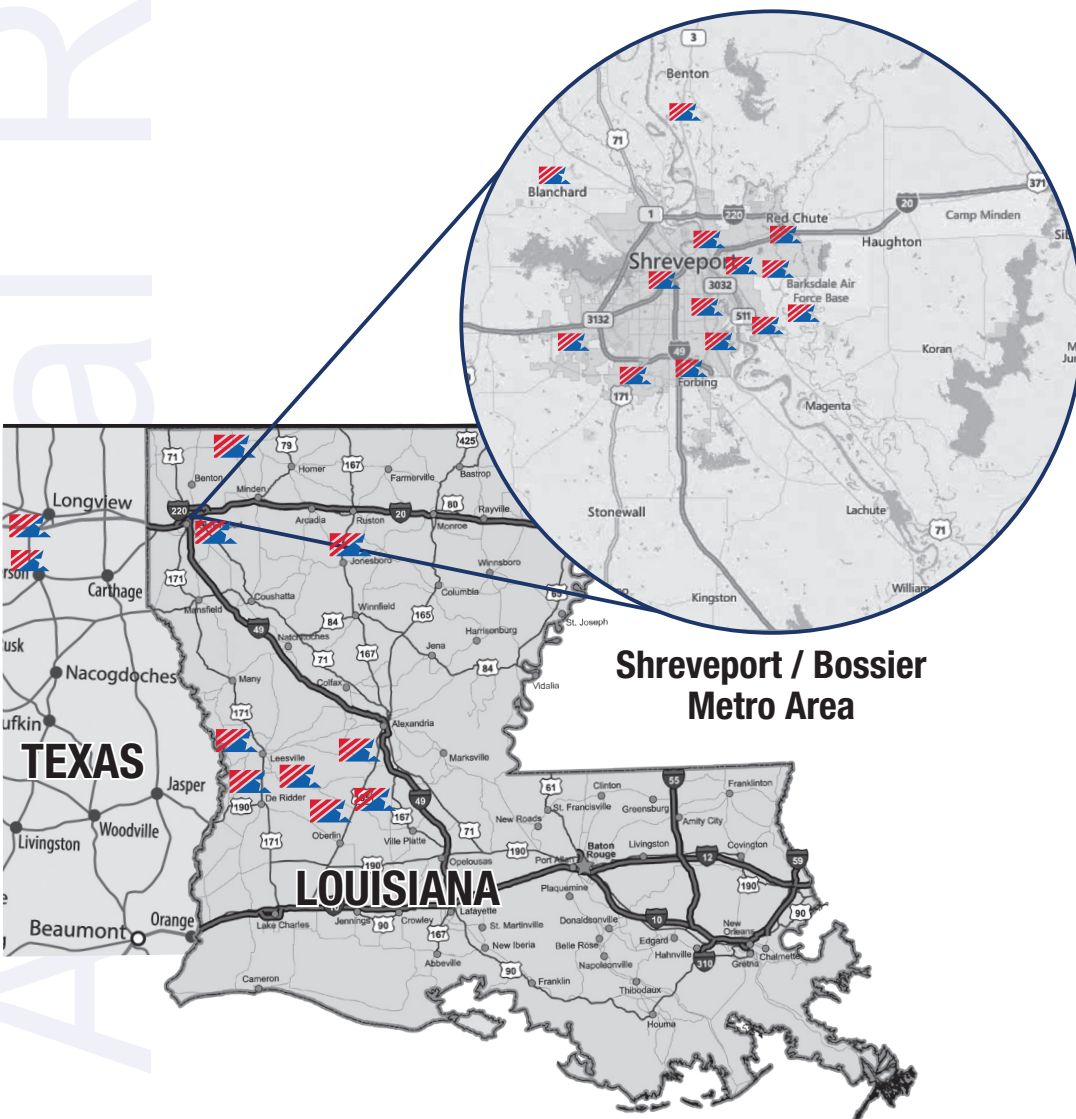
1325 Bellrichard Ave, Bldg 825

## DeRidder

1995 N. Pine Street

## Longview

1507 Pine Tree Road  
213 Skyline Drive



**Shreveport / Bossier  
Metro Area**



2701 Village Lane  
Bossier City, LA 71112