MEMBERSHIP MATTERS









A Look Back Through the Years







- 2 | Holiday Loans Are Here!
- 3 | Letter From the CEO
- 4 | How to Sign Up for the eNewsletter
- 5 | Director's Corner
- 6 | NEW eStatement Portal
- 7 | Community News



INSIDE THIS ISSUE

- 2 | Holiday Loans Are Here!
- 3 | Letter From the CEO
- 4 | How to Sign Up for the eNewsletter
- 5 | Director's Corner
- 6 | NEW eStatement Portal
- 7 | Community News

Barksdale Federal Credit Union Financials

	July 2022	July 2023
Loans	\$1,108,504,187	\$1,293,984,796
Assets	\$2,043,438,742	\$2,170,347,119
Deposits	\$1,867,589,631	\$2,000,669,243
Reserve	\$149,235,967	\$134,125,869
Members	160,494	173,654

All financials are rounded to the nearest dollar.

For more information, center locations and hours:

Visit bfcu.org, or call 318-549-8240 or 800-647-BFCU (2328). CO-OP® shared branches can be found at co-opsharedbranching.org.

This publication does not constitute legal, accounting, or other professional advice. Although it is intended to be accurate, neither the publisher nor any other party assumes liability for loss or damage due to reliance on this material. Websites not belonging to this organization are provided for information only. No endorsement is implied.

Holiday Loans Are Here!



Tt is time to start making those holiday wish lists and planning holiday budgets. Your credit union is here for you with a variety of holiday loan options. Which one is right for you? Let's take a quick look at each holiday lending option:

Option #1 - Personal Loan. A personal loan is a quick way to get the exact dollar amount you want at a fixed rate and term.

Option #2 - Credit Card. A BFCU credit card is a great way to have a revolving amount of spending power. You will also earn reward points on all of your qualified purchases!

Option #3 – Line of Credit. A line of credit is another way to have revolving credit minus the plastic card in your wallet.

Option #4 - Visa® Increase. An increase to your Visa credit card limit is an excellent way to have more spending power.

Option #5 - HELOC. With a Home Equity Line of Credit, you borrow the equity on your home. It is a revolving credit line for whatever expenses you need to cover.

Apply online at **bfcu.org** for the option that best suits your needs!



Our New Fort Johnson Center Is Now Open!

7640 Colorado Ave, Bldg 751 Fort Johnson, LA 71459 Phone: 337-653-1050

Lobby Hours:

• Monday - Friday 9:00 a.m. - 5:00 p.m.

Drive-Thru Hours:

- Monday Friday 7:00 a.m. - 7:00 p.m.
- Saturday, 8:00 a.m. 12:00 p.m.

We have LTMs! Learn more at bfcu.org.



Letter From the CEO

A Look Back

This article will be my last print Membership Matters article to you all. Our credit union has been on an incredible journey for so many years. You have made everything possible. Everyone here at BFCU is humbled and honored to serve your financial needs. Seeing what we can accomplish by working together as a community is fantastic.

2024 will be Barksdale Federal Credit Union's 70th anniversary – 70 years of community service, 70 years of product and service creation, and 70 years of growth and commitment to you all. We pray that we continually set the credit union up for solid success for future generations.

We have decided as an organization to move to monthly digital newsletters. This way we can get information to you faster, for less. We will also put those cost savings towards making your credit union grow.

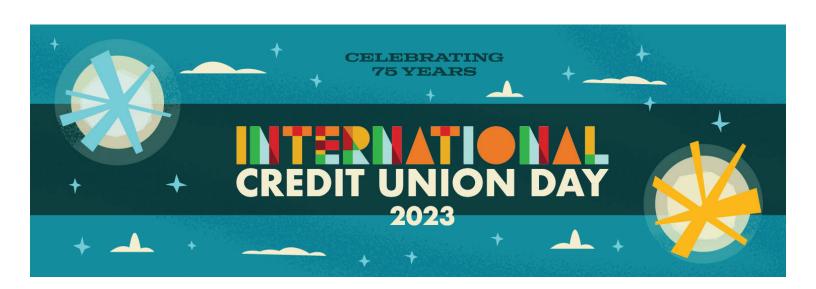
Please continue to stay in touch with us! Our monthly eNewsletter contains valuable, up-to-date information on the latest financial scams, tips to sell your homes during various



economies, investment options to make your money work for you, and so much more. Make sure we have your current email address on file. We pledge to continue to be your financial partner for life.

Thank you for your membership.

- Patrick Gullatt, CEO



75 Years of International Credit Union Day

On October 19, 2023, Barksdale Federal Credit Union will join over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day[®]. This year marks the 75th anniversary of International Credit Union Day. ICU Day highlights the many ways that credit unions across the world help members work towards achieving their financial goals. Credit unions were built on the principle of "people helping people." We've seen that philosophy in action for over 100 years, with credit unions providing access to affordable

financial products and striving to meet the needs of underserved communities.

Stop by your favorite BFCU location on Thursday, October 19th to celebrate ICU Day with us!

HOW TO Sign Up for the eNewsletter

Want to receive our monthly eNewsletter by email to stay up to date on everything BFCU?

Be sure we have your current email address by contacting Member Services at 800-647-2328, option 4 or by visiting your favorite BFCU location today!



FREE SHRED DAY

OCTOBER 7, 2023 • 9AM - 12PM



Each person will be able to watch their private information run through the shredder.

Please limit 2 bags per person.







Be sure to visit Barksdale Federal on Facebook for updates to Shred Day event postponement or early ending due to unforeseen weather, equipment issues, or government required changes. We thank you in advance for understanding!

Director's Corner

Board Nominations

Tominating Committee Chairman, Willie Tong, has announced the selection of the following candidates to fill two Board of Directors' expiring terms.



AL OAR—Chairman

Mr. Oar retired as Chief Master Sergeant from Barksdale AFB in November 1992 after serving 30 years in the United States Air Force. He has served on the Board of Directors since 1988 and served eight years on the Loan Policy

Committee. He holds a degree in Applied Science and Personnel Administration and a Bachelor of Science in Business Management. He retired from Overton Brooks VA Medical Center. Al is an active member of Shady Grove Baptist Church. He is a member of the American Legion and a lifetime member of the Air Force Sergeants Association. He is also a member of the Bossier Sheriff's Posse. He is married to the former Linda Ross of Shreveport and has two children, a son and a daughter, and four grandchildren.



MARGARET CARLISLE—Director

Mrs. Carlisle is a graduate of Mansfield High School and attended Northwestern State University. She is a graduate of the Graduate School of Banking at Louisiana State University, the School for Bank

Administration at The University of Wisconsin, the National Consumer Compliance School at the University of Oklahoma, and the Louisiana Supervisory Banking School at the University of Louisiana at Lafayette. Mrs. Carlisle has served as a senior officer at several community banks in Louisiana. In addition, her experience includes seven years with the Federal Deposit Insurance

Corporation.
Mrs. Carlisle
joined Barksdale
Federal Credit
Union in 1998.
Her career at BFCU
included experience in
Regional Retail Branch
Management, Supervisory
Training, Project Management,

and working in coordination with the IT

Department in Core System Operations management. Mrs. Carlisle retired in 2016 and has most recently served as BFCU's Supervisory Committee Chairperson. Mrs. Carlisle is married to Shelton Carlisle and has four children and 12 grandchildren.

Board of Directors from left to right:

Jerome DuBose, Al Oar,

Dr. Ryan Jacobsen, Margaret Carlisle,
Steve Stakes, Roy Walling, and Leslie Navarro.

Signed Petition Nominations

Interested members who were not nominated by the committee may be nominated by a signed petition of at least 500 primary members and must contact the Executive Assistant at 318-549-8023 for procedures, forms, and instructions.

Candidates must be willing to serve in a volunteer capacity for three years and avail themselves of educational opportunities. Completed petitions must be returned to the Nominating Committee in the care of the Executive Assistant, 2701 Village Lane, Bossier City, LA 71112. Petitions will be accepted no later than 5:00 p.m. on Thursday, November 30, 2023.



*Annual Percentage Yield. Membership eligibility and account opening required. Barksdale Federal Credit Union is offering a 5.25% APY certificate account for 10 Months. Certificate account special has a \$1,000 minimum opening deposit. Dividends are compounded daily and credited monthly. APY assumes dividends remain on deposit until maturity date. Penalty will be imposed for early withdrawal. Upon maturity this certificate will roll to your prime savings account and the certificate account will be closed. Promotional period is a limited time offer. APY is accurate as of August 4, 2023. Rates are subject to change at any time. Offer may be canceled or withdrawn at any time. Federally Insured by NCUA.

NEW eStatement Portal

We are moving your BFCU account statement to a NEW eStatement Portal. In the BFCU Online Statement Portal, you can view your account statement when you want on your time. You will also accumulate access to up to 36 months of stored statements. You will receive an email when it is time to view your eStatement. Log into your online banking account and select eServices. From there, you will be prompted to sign the electronic disclosure. We hope you thoroughly enjoy this new online experience!

Online Chat

Members can now connect with Member Services via online chat. Online chat can be found on our website at bfcu.org or by logging into your online/mobile banking.

Video Chat

Speak to Member Services and the Mortgage Department through



video chat to answer all of your questions and solve any problems you may have. To start a video chat today, visit bfcu.org and click on the webcam icon at the top of any BFCU web page or choose the Video Chat icon within your online/mobile banking.



For more information, contact Member Services at 800-647-2328, option 4 or by stopping by your favorite BFCU location.

We Are Proud To Be A Part Of The Arkansas Community!

Barksdale Federal Credit Union is proud to be a part of the Arkansas Community with five locations to serve our members.



Little Rock Center 8800 Stagecoach Rd Little Rock, AR

Greenbrier Center 67 South Broadview Greenbrier, AR 72058 **Damascus Center** 17401 Hwy 65 South Damascus, AR 72039

Marshall Center 110 Hwy 65 South Marshall, AR 72650 Portland Center 113 Highway 165 South Portland, AR 71663

Welcome SEGs

- S and M Industrial Services
- CiCi's Pizza
- Rawls Trucking
- Eaves Properties

- Advanced Orthopedics and Sports Medicine
- Boston Mountain Rural Health Center
- Randolph Repairs
- Sylvia's Pantry House

July

- 3 Minden saw over 1,400 ducks, including a flock of BFCU ducks, race down Main Street at the Annual Duck Derby Extravaganza.
- 6 Staff thanked veterans at the Wounded War Heroes Fishing Rodeo in Grand Isle for all their service to our Nation with food, prizes, and deep admiration.
- 12 Employees gave a heartfelt donation to Canine Companions, an organization that trains service dogs to assist the disabled.
- **21** Employees from all locations donated funds to purchase school supplies for students across Louisiana, Texas, and Arkansas.
- 24 Staff donated gently used uniforms to provide back-ups for students needing assistance with our annual Uniform Drive.
- **26** The credit union helped residents of the Northwest Louisiana Veterans Home have an opportunity to enjoy a night out at the Kindly Keep It Country music event.

August

- 1 DeRidder's National Night Out was a little bit cooler with ice cream and promotional items provided by credit union staff
- 2 Teachers in Minden were welcomed at the New Teacher Breakfast as our way of showing our support for the 2023-2024 school year.
- 4 Employees connected with Longview ISD educators at their annual Convocation to let them know about Barksdale Federal while giving support for all they do.
- 4 Staff helped the children of the Providence House enjoy a last day of splashing fun as they prepared for the school year at the Neighborhood Back to School Bash.

- **8** Teachers and administrators new to Bossier Parish were treated with welcome bags to remind them we care and appreciate all they do for our youth!
- **9** BFCU partnered with Every Warrior for their Back2School project designed to help the children of local military start the year off with all they need this school year.
- 12 Employees made the Cumberland Farms Back to School Block Party possible by attending inflatables, painting faces, and serving grilled hotdogs to families to support their mission to restore lives and ignite hope for others.
- 16 Vernon Parish Cafeteria Workers were provided promotional items and lunch at their annual training day to help them remember they are appreciated for everything they do for our youth.
- 18 Marshall residents enjoyed a night of football and free ice cream provided by our great Arkansas staff at the Marshall HHS Bobcat Bash.
- 22 Members and staff worked together to donate to the American Cancer Society, supporting their mission to ensure everyone survives cancer.
- 24 Employees were inspired by Col Greg Gadson, US Army (ret) as he spoke about resilience in the face of extreme adversity at the J Pat Beaird Awards.
- 25 Educators and staff at schools in all our communities were given snack baskets to welcome them back and wish them amazing success this school year.

September

5 Military pups serve too! Families of Barksdale AFB brought their fur babies for a fun dip in the pool as the concluding event of the summer, Doggie Dip Day.

- **6** Neighbors in need were fed due to the generous donations of employees and our partnership with the Food Bank of Northwest Louisiana.
- **7** Supporting Hunger Action Month, volunteers attended the Food Bank's Empty Bowls, an event designed to raise awareness and funds for those affected by daily food shortages.
- 9 Visually impaired veterans were given the opportunity to participate in therapeutic adaptive golfing and strengthen their self-esteem with support from the credit union.
- 11 Barksdale AFB's annual 9/11 Run was held to honor the men and women lost that tragic day.
- **16** Volunteers supported the mission of the ReNesting Project, a furniture bank supporting 55+ agencies working against poverty and homelessness, at their annual warehouse celebration.
- 17 Louisiana Chamber of Commerce Executives (LACCE) attended their annual conference where they were shown the benefits of Barksdale membership and how the credit union is serving and providing for their home communities.
- 23 Staff worked at the water station and as race attendants at Volunteers for Youth Justice's CASA Superhero Run, a fundraising event as they work to intervene and advocate for at-risk youth.
- **27** BFCU attended the Pollock Federal Correctional Complex's Release Orientation Program by providing financial education classes for residents in their reentry program.
- 29 To celebrate our change of location, Ft. Johnson's new center held a ribbon cutting at 7640 Colorado Ave, Bldg. 751, with post officials, soldiers, and community members.







Rates and Dates:

ACCOUNT	RATE	APY*
Prime Savings	0.25%	0.25%
Sp. Purpose Savings	0.25%	0.25%
Children's Savings	0.25%	0.25%
Christmas Club	3.00%	3.00%
IRA Prime Savings	4.00%	4.07%
Regular Checking	0.10%	0.10%
Plus Checking	0.20%	0.20%
High Five Checking	0.10%	0.10%

*APY = Annual Percentage Yield. Rates effective August 4, 2023. Rates subject to change without notice.

Holiday Closings:



Veterans Day



Thanksgiving Day



Christmas Day

Report Lost or Stolen Credit Cards:

800-647-2328, option 6

After Hours: 800-543-5073 · International: 727-570-4881

Debit Cards: 866-274-2761







2701 Village Lane Bossier City, LA 71112 318-549-8240 • bfcu.org PRSRT STD U.S. POSTAGE PAID IMAGE.WORKS 53717

