

LA CAPITOL'S QUARTERLY NEWSLETTER

For Members of La Capitol Federal Credit Union

July 2016



THE IMPORTANCE OF BEING PREPARED

PRESIDENT'S PERSPECTIVE

Michael Hooper
President/CEO of La Cap

It's that time of year again: hurricane season. While we haven't had a major hurricane in Louisiana for a few years, we know that it's only a matter of time before the next big one hits. Prepare now to protect yourself, your loved ones and your property.

At La Cap, we know how important it is to be prepared for an emergency. That's why we have a comprehensive disaster recovery plan, which we test every year. This year, we tested our disaster recovery plan on June 18th and successfully maintained our service levels. Those of you who conducted any business with La Cap on June 18th and didn't notice any impairment to the service can attest that we passed the test with flying colors.

Here are a couple of things to keep in mind when making your family's hurricane/disaster plan. Have enough food and water to last a few days. Keep a radio, flashlight, candles, first aid kit, and enough medication to last you for at least a week in your home. And don't forget

about your pets—they need enough food and water to last through an emergency too.

We all know that we need these items, but what happens every time a big storm comes? You can't find enough of the supplies you need at the store. Don't get caught not having adequate provisions until it's too late. Stock up early.

The same principle applies to your financial preparation. Just like you need to have enough food and water to last through a hurricane, you also need to have enough money saved away for any of life's unexpected emergencies.

Make saving a regular habit. Pay yourself first by setting up payroll deduction to have a portion of every paycheck deposited directly into your savings account. And if payroll deduction isn't available to you, schedule a recurring automatic transfer through Online Banking. When you start making regular deposits into your savings account, you'll see how quickly those deposits can add up.



In my own life, I've found that having savings available during a financial emergency helped me survive the crisis. That's why I made saving a personal priority a long time ago. Being able to fall back on savings when financial needs arise is an important part of any financial plan.

Be prepared for life's unexpected events by having a plan. Visit RedCross.org for help with your hurricane plans.

PROTECT YOURSELF AGAINST IDENTITY THEFT

According to the Identity Theft Resource Center, there were more than 10 million reported cases of personal identity theft in 2014. To protect yourself from this increasingly common crime, here are a few steps you can take to guard your personal information:

- Protect your Social Security Number: do not carry your SSN card in your wallet or purse, and destroy documents that list your SSN rather than throwing them away intact.
- Do not provide your information to would-be scammers: legitimate businesses and government agencies will not call, email, or write to you requesting that you provide your account information to them.
- Keep your passwords secure: make them difficult to guess, do not use the same password for multiple accounts, and change them regularly.
- Be careful what information you share on social media: your address, birthdate, and phone number can be gathered from your social media and then used to steal other information like your passwords or account numbers.



- Check your annual credit report: you are entitled to receive one free credit report per year from www.annualcreditreport.com. Use it to make sure that there aren't any accounts or credit cards that have been opened fraudulently in your name.
- Lastly, be vigilant: keep an eye on all of your account activities—financial, email, and social media. Immediately change the password for any account that displays suspicious activity, and notify the financial institution associated with any compromised financial accounts.

<http://www.idtheftcenter.org/>

Switch
to
Our Card
0% Interest
on Balance Transfers*
1.99% Interest on New Purchases
For 12 Months*



lacapfcu.org
800.522.2748

La Capitol
FEDERAL CREDIT UNION

FEDERALLY INSURED
BY NCUA

* The introductory APR (Annual Percentage Rate) on purchases is 1.99% for twelve months for purchases made in the first 90 days after account opening. The introductory APR on balance transfers is 0.00% for twelve months for balance transfers made in the first 90 days after account opening. Purchases and balance transfers made after the introductory rate periods will be charged at the non-introductory rate. The introductory rate does not apply to cash advances. The introductory rate will end twelve months from account opening. Your rate for purchases, balance transfers, and unpaid balances after the introductory period will be adjusted to the non-introductory rates, based on your creditworthiness. Existing La Capitol credit card balances or loan accounts are excluded from this 0.00% balance transfer offer. Membership eligibility required. Visit lacapfcu.org for full membership eligibility requirements.

FEATURED RATES

OTHER RATES AND TERMS ARE AVAILABLE. SEE ALL OF OUR RATES AT LACAPFCU.ORG.

NEW VEHICLES

APR as low as

2.24%¹
(36 mos.)

No Payment for up to 90 Days

REAL ESTATE

Click for Rates

Visit our website:
lacapfcu.org

SIGNATURE

APR as low as

7.4%²

CHECKING

Earn **4.25%**³
APY

Dividend on up to
\$5,000 each month

1. Other terms and rates are available. The actual Annual Percentage Rate (APR) will be quoted based upon a review of your overall credit performance and can include possible discounts for which you must qualify. You can elect to defer payments for up to 90 days (some restrictions apply); interest continues to accrue during deferment period. Loan products are available to qualified, creditworthy La Cap members. APRs quoted are subject to change without notice. The stated rate includes the maximum possible discount of 0.25% APR.

2. APR = Annual Percentage Rate. Loan products available to qualified creditworthy members. APR listed for a loan amount of at least \$10,000. The amount of your loan may affect your interest rate. Other rates available. Ask for complete details.

3. APY = Annual Percentage Yield. La Cap Checking (Share draft) Accounts are variable rate accounts. La Cap may change the dividend rate for your account as determined by the credit union Board of Directors. Dividends are posted and compounded monthly. No minimum balance required to maintain the account. Applicable fees and conditions could reduce the earnings on your account. Qualification to earn dividends: 25 or more posted non-ATM debit card transactions per month; 4.25% APY on balances up to but not exceeding \$5,000, 0.15% APY on balances exceeding \$5,000. If qualification stated is not met: 0.15% APY on entire balance. Must meet criteria for opening a checking account.

TALK ABOUT SAVINGS! THE SPRINT CREDIT UNION MEMBER DISCOUNT

How would you like valuable savings on monthly wireless data bills? You get all that and more thanks to La Cap and Sprint's Credit Union Member Discount.

There are two ways to save with Sprint:

MEMBERS

- Get a **10% discount** on select regularly priced Sprint monthly data service.
- Valid in conjunction with other credit union and Sprint National handset and other promotions.
- Mention **Corporate ID: NACUC_ZZM**

BUSINESS MEMBERS

- Get a **15% discount** on select regularly priced Sprint monthly data service.
- Valid in conjunction with other credit union and Sprint National handset and other promotions.
- Mention **Corporate ID: NACUC_ZDS_ZZM**

Credit Union Member Verification

Verification is easy and only takes a few minutes to complete. There are four ways to verify your credit union membership:

1. Free Love My Credit Union Rewards app for Android and/or iPhone.

- iPhone users find it at the **Apple App Store**.

- Android users find the app in **Google Play**.

- Search for "Love My Credit Union Rewards."

- You will be prompted to black out all confidential information within the app.

2. Fill out and fax the Sprint Verification Form (<http://www.lovemycreditunion.org/sprint>) and supporting documents to the Sprint Corporate Accounts: 913.523.1987 or toll free: 877.687.8211.



3. Visit www.Sprint.com/verify from a mobile device.

4. Sign up for Sprint's AutoPay using your credit union checking account or credit union debit/credit card: <http://www.sprint.com/>.

USING AN EMV CHIP CARD

Have you seen that little metallic chip that's becoming more and more common on credit cards? It's a new feature called an EMV chip, and it makes card transactions more secure. EMV technology is currently used in more than 80 countries, with 3.5 billion chip cards around the world. Using an EMV chip card to make purchases is just as easy as using your old card. Different merchants will have slightly different card readers, so follow the instructions on the individual machine. In most cases, you will insert the card into the reader instead of swiping it and wait for the machine to tell you when it should be removed.



EMV transactions are more secure because the chip creates a unique transaction ID for every EMV purchase, adding an extra layer of protection to your account information. Get the added security benefits that EMV offers by using the chip to make transactions instead of swiping your card.

For more information, visit gochipcard.com

HOW TO ACTIVATE TOUCH ID LOGIN ON THE LA CAP APP

It's easy to activate Touch ID login for the La Cap app on your Apple device. Just follow these instructions and you'll be scanning your fingerprint to access your account in no time.

- Log into the La Cap app on your Apple device.
- Click the **Menu** button.
- Select **Settings**, then **Security Preferences**.
- Turn the Touch ID switch into the **On** position.
- Agree to the Terms & Conditions and re-enter your login credentials.



Your Apple device must operate on iOS8 or later, and Touch ID must be enabled to use this login feature of the La Cap app. Visit **Apple Support** for more information about enabling Touch ID on your Apple smartphone or tablet. Touch ID is currently available only for Apple devices, but we are working to add this function to Android devices in the near future.

NOTICE: Non-Visa Debit Transaction Processing

We are required to disclose annually Visa's policy regarding Visa Check Card/Debit Card debit transactions. Your La Cap Visa Check Card/Debit Card allows you to conduct transactions on the PULSE and PLUS networks, which will generally require you to enter your PIN. Some merchants are authorized to accept non-Visa debit transactions without requiring you to enter your PIN. Because these transactions are not processed through the VISA system, provisions of your cardholder agreement that specifically relate to Visa transactions do not apply. The VISA specific provisions only apply to transactions processed through the VISA systems (for example, use of your personal check card/debit card with a signature).

While we are required to disclose this information to you, it will not affect the use of your Visa Check Card/Debit Card. We are here to answer any questions you may have regarding this policy. Please feel free to call our Personal Assistance Line.

Contact Information

Personal Assistance Line
800.522.2748 or 225.342.5055
8am-5pm, CST, M-F

TEL-a-Cap 24/7
800.835.2227 or 225.342.9123

Fax
800.297.2717 or 225.342.9135

Website
lacapfcu.org

2015-16 Officials

Michael Hooper, *President/CEO*

Board of Directors

Bonnie Brown, *Chairman*
John Dale Givens, *Vice Chairman*
James Thibodeaux, *Treasurer*
J. Reginald Coco, Jr., *Secretary*
Col. Mike Edmonson, *Director*
Gary Hall, *Director*
Beverly Hodges, *Director*

Board of Directors

Don Hutchinson, *Director*
Christopher Keaton, *Director*
Cindy Rougeou, *Director*
Col. J. C. Willie, *Director*

Credit Review Committee

Judy London, *Chairman*
Aaron McGee, *Member*
Nancy Reed, *Member*

Credit Review Committee

Karen Vines, *Member*
Kim Walker, *Member*

Supervisory Committee

Pat Landry, *Chairman*
Bob Harper, *Vice Chairman*
Mary Ginn, *Member*
Gary Hall, *Member*
Ernest LeBlanc Jr., *Member*



FEDERALLY INSURED BY NCUA