

# NEWSLETTER

VALEX'S QUARTERLY NEWSLETTER / FOURTH QUARTER



## FIND YOUR PLATINUM LINING IN CREDIT UNIONS

"The credit union movement is steeped in a rich history of collaboration across divides. For nearly two centuries, financial cooperatives have encouraged people of every race, gender and belief to come together and give their all towards the betterment of their communities. It's about people helping people. That's why credit unions always offer a platinum lining."

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## THANK YOU, VETERANS

As Veteran's Day nears, Valex Federal Credit Union would like to extend a heartfelt "Thank You" to the courageous men and women who have dedicated their careers and lives to preserving our freedom in America.

Every day, remember those who have given so much. Thank a veteran for their patriotism and willingness to serve for the good of all.

# FIND YOUR PLATINUM LINING

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"This year, we're celebrating International Credit Union Day's platinum anniversary, a chance to look back after 70 years and be thankful for the lives and communities that have been improved by the unique principles and actions of our movement.

"Be a part of this year's celebration by using the hashtag #PlatinumLiningFound on Twitter, LinkedIn, Facebook and Instagram to

tell us how your credit union has made a difference." -CUNA (Credit Union National Association)

Join us at Valex Federal Credit Union October 15-19, as we celebrate Credit Union Week.

We'll have giveaways every day that week and a little something extra on Thursday (International Credit Union Day). Come by and see us! 8129

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**KNOWLEDGE COMES  
FROM LEARNING.  
WISDOM COMES FROM  
LIVING.**

## Drive down Your Payments

BY REFINANCING YOUR VEHICLE LOAN

You love your new wheels. The monthly payments? Not so much.

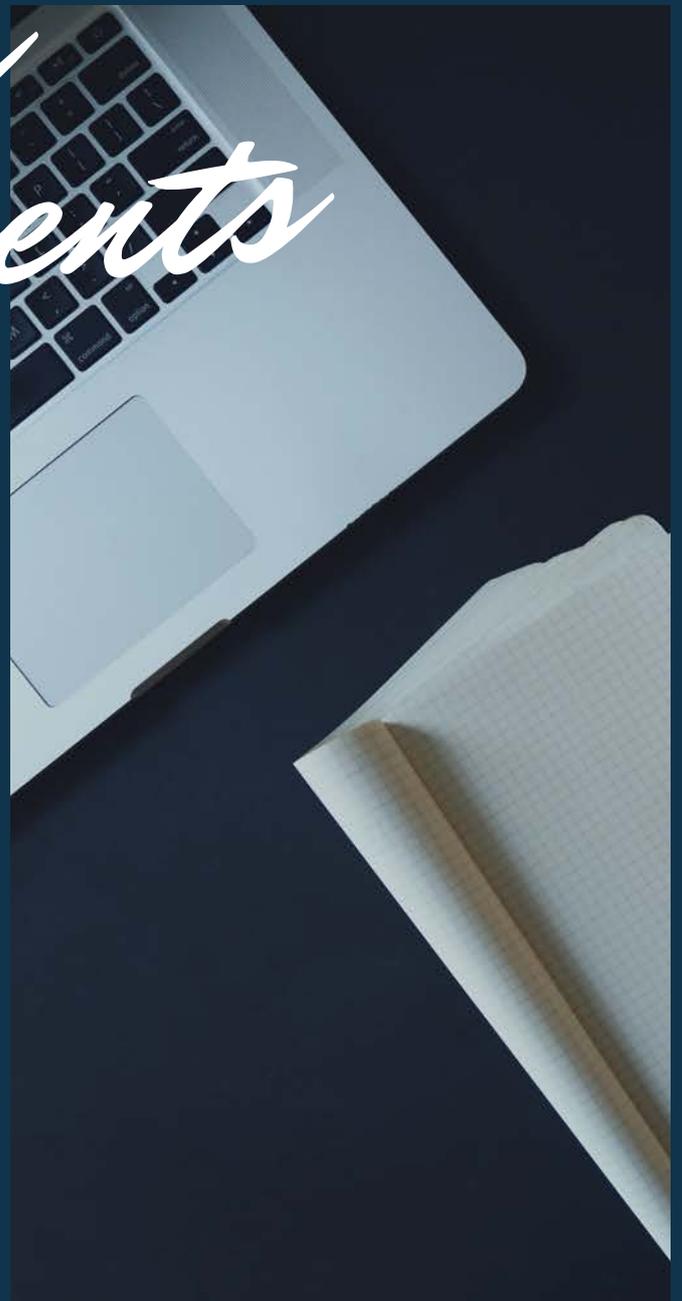
It may be time for a do-over.

Bring your vehicle loan paperwork to the credit union, and we'll help you figure out if refinancing your loan here is in your best interest. For example, we may be able to reduce the annual percentage rate you are paying on your loan, resulting in either reduced payments or quicker payoff. That means you'll pay less over time and the total price will be reduced.

If you are really feeling a financial pinch because of unexpected expenses, we can often extend the terms of your loan and, thereby, allow the payment to fit your budget.

At Valex Federal Credit Union, we're here for you, not the financial institution's or dealer's stockholders. We'll help you get back in the driver's seat and take control of your payments.

Give us a call to find out how.  
(318) 443-1200



## WE OFFER A SECURE WAY TO

# Grow Your Money

There are many types of investment options out there. If you're looking for a low-risk investment with secure savings at above-market fixed rates, then a Valex Federal Credit Union Share Certificate, aka certificate of deposit (CD), could be your solution.

With a higher rate than a traditional savings account, a CD is an ideal tool for growing your money more quickly.

A CD offers these additional benefits:

- \* Dividends paid monthly
- \* Flexible terms
- \* Bears a maturity date
- \* Can be issued in any amount over \$500
- \* Offers convenient renewal

The professionals at Valex Federal Credit Union will help you choose the right CD based on your individual investment needs. While longer term CDs often yield better rates, your current financial goals may call for a short-term option. We'll work with you to determine the best option for your situation.

Learn more about growing your money with a Valex Federal Credit Union CD. Contact us at (318) 443-1200, visit [www.valexfcu.org](http://www.valexfcu.org), or stop in either branch location.

## Bank Your Way

### WITH OUR ONLINE BANKING

Are you looking for a way to streamline and simplify account management so that it fits your life? Look no further than Valex Federal Credit Union Online Banking. With a quick and simple log on, you can conduct nearly all of your banking online and at any time.

This free, convenient, secure service allows you to:

- \* Check account balances in real time
- \* Transfer funds between accounts
- \* Pay bills
- \* View account history
- \* Access e-Statements
- \* Access Mobile Banking
- \* And more!

Online Banking will help you:

- \* Better manage multiple accounts
- \* Save time by avoiding branch transactions
- \* Track your spending more closely
- \* Avoid missing a due date with Automatic Bill Payer

Online banking means financial management how, where, and when you want! Log on today and bank your way. Get started now at [www.valexfcu.org](http://www.valexfcu.org).



# Alexandria, Here We Come!

## NEW BRANCH COMING SOON

You asked for it. We listened.

On December 1, 2018, we will be opening an Alexandria location. Enjoy the conveniences of a drive-up window and better parking. The new branch will be located at 1767 Jackson St, Alexandria, Louisiana, 71301.

New location, same great member service!

## Don't Forget

Look in our newsletter for the first four digits of your account number to win \$100.  
Stop by either branch to claim your prize prior to December 31, 2018.

## BOARD OF DIRECTORS

George Allen, Board Chair - Martin Borland, Vice Chair - Deron Thaxton, Treasurer  
Laura Cearley, Recorder - Portia McDaniel - Jim Gott

## Happy Holidays

**Columbus Day**  
October 8

**Veterans' Day**  
November 12

**Thanksgiving**  
November 22-23

**Christmas Eve**  
December 24  
\*partial day\*

**Christmas**  
December 25

**New Year's Day**  
January 1

