




Lagniappe News

Newsletter April 2017

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5 Ways to Boost Your Credit Score

Your credit score can affect your ability to obtain credit for auto loans, personal loans, credit cards, mortgages, and other purposes. Maintaining a healthy credit score allows you to obtain better interest rates and loan terms. Check out these 5 tips to help boost your credit score:

- **Pay Down Credit Card Debt.** Revolving Credit utilization represents a significant portion of your credit score calculation. Consistently keeping your credit card balances low compared to your available credit limits can give a significant boost to your credit score. Exceeding 35% of your available credit can reduce your credit score. Make it a rule to keep your utilization consistently below 30%, preferable in the 10% to 20% range.
- **Pay Bills On Time.** This may seem obvious, but late payments and other negative information is responsible for significant drops in your credit score. Be sure to pay all of your bills on time every month to maintain your credit score.
- **Avoid Closing Unused Accounts.** The average age of your credit accounts represents a portion of your credit score. You are rewarded in the form of a higher credit score if you have a positive, long term credit history. When you close an account, it will eventually drop off of your credit report or in some credit scoring models, not get calculated as part of your history. It is often better to keep an account open, even if inactive, in order to avoid losing the long term history benefits.
- **Apply for Credit Sparingly.** Every time you apply for a credit card or loan, a creditor/lender will make a hard inquiry on your credit report. Too many inquiries in a short period of time can reduce your credit score. Only apply for credit when absolutely needed.
- **Monitor Your Credit History.** Keeping an eye on your credit report is necessary to make sure your credit score is as high as possible. Be sure to check your credit reports regularly and dispute any outdated or inaccurate information. You can obtain a free credit report from all three credit bureaus once a year at www.annualcreditreport.com.

Featured Product Refer-A-Friend

Earn \$25 For You And A Friend!

Refer a friend to
FDLFCU
and
earn some extra cash
for the both of you.

Just Ask Your Friend
to fill out a
Referral Form
at one of our branches
when they join*.

* New members must join FDLFCU and open a checking account for a minimum of 90 days. New member must be at least 18 years of age to participate. Limit one \$25 welcome bonus per member. FDLFCU reserves the right to cancel this promotion at any time.



UPCOMING HOLIDAYS

Good Friday

Drive Thru 9-11 a.m.,

Friday, April 14th

Memorial Day

Closed, Monday May 29th

Independence Day

Closed Tuesday, July 4th



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E-Statements

Go Green

E-Statements are an economical and safe way to receive your monthly statements. E-statements are safer than traditional mail, offer access before paper statements, are archived for 24 months, and help save the environment by using less paper. They also save you money by eliminating the \$1 monthly paper statement fee.

Sign into your Home Banking account to get started today!



Visa Special

Low Rate, Free Balance Transfers



Rates As Low As 4.9%¹

No Annual Fee

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Secured Visa Cards

¹Special rates through one year after signing. After that date, interest will accrue on all remaining balances at 12.9%. Applies to new VISA applications only. Special rates increase immediately to 12.9% if account is delinquent, or over the limit during the special rate cycle.



Is Your House Shrinking?

It's Time for a Home Equity Loan

Maybe it's time for that new addition or a renovation project that you have been dreaming of. Maybe you are looking to take that dream vacation that you have been planning for years. Whatever your need, a low interest home equity loan can help you get there. Contact us for a low-interest home equity loan application today!



Refinance Your Auto Loan

\$50 Cash Back, No Payments For 60 Days

Refinance your auto loan with Fleur De Lis Credit Union today and receive \$50 cash at signing and no payments for 60 days.

Contact us for details.