



FEDERAL CREDIT UNION

Money Matters

Volume 17, Issue 2

June 30, 2017

QUARTERLY NEWSLETTER

**SOAK
UP THE
summer
AND SAVE**

Transfer your balance
to receive a LOW
summer rate!

June 1 through
August 31, 2017

Receive a low
summer rate of

Transfer an existing
credit card balance
to your UNOFCU
credit card & save!

Get started
TODAY.

1.99%

for 9 months *

when you transfer a current balance
from another credit card to your
UNOFCU credit card between
June 1 & August 31, 2017.

*Balance transfers completed 06/01/2017 through 08/31/2017 will receive 1.99% promotional APR for 9 months from the date of first balance transfer. After the promotional time frame expires, remaining balances will migrate to standard APR applicable on your account. Contact the credit union for complete details. APR=Annual Percentage Rate.

Federally insured by NCUA.

**CURRENT
Cardholders**

Log on to
Home Banking
for your Balance
Transfer Form

**Not a current UNOFCU
VISA Cardholder?**

Simply go to www.unofcu.org.
Click on *Loans & Credit Cards* to download
your UNOFCU VISA Application Form!

Get 0% for 6 months with Platinum Card approval!*

*Full disclosure on VISA Application Form.

Introducing The New Way to Buy a Car



FEDERAL CREDIT UNION

UNOFCU's Car Buying Concierge

Tap. Snap. Deposit.



Our mobile app has a new feature.

REMOTE DEPOSIT CAPTURE is here!

UNOFCU will be offering most members the ability to deposit checks to their savings and checking accounts using their Apple iOS or Android smartphones. Save yourself a trip to the credit union with the newest feature in our mobile app. Deposits will be processed and credited to member accounts daily.



\$100 CASH REWARD WITH EVERY NEW LINE

It's Sprint's best Credit Union Member Cash Rewards offer ever — another BENefit of membership!

Visit LoveMyCreditUnion.org/Sprint to calculate your cash rewards.



Holiday Closings

Labor Day
Monday, September 4



Your savings are federally insured up to \$250,000.00 by the NCUA (National Credit Union Administration), a U.S. Government Agency.

Deposit Accounts

Savings	IRA
Checking	Christmas Club
Share Certificate	Withheld Pay (Faculty Only)

Loan Accounts

- New & Used Vehicle Loans
- DrivingSense™ Low Payment Vehicle Loans
- Signature Loans, including Bill Consolidation
- Helping Hands Loans (Payday Loan Alternative)
- Major Purchase Loans
- First Mortgage Loans
- Home Equity Loans
- VISA Platinum & Classic Cards
- Share Secured Loans
- Salary Advance Loans
- Tuition Loans
- Goldline (Overdraft Protection) Loans
- Home Improvement Line of Credit Loans
- Private Student Loans

Additional Services

- | | |
|-------------------------|----------------------------|
| Shared Branching | ATM Cards |
| Direct Deposit | Cash Dispenser Services |
| Payroll Deduction | 24-hour Night Depository |
| 24-hour Audio Response | VISA Gift Cards |
| (504) 280-INFO (4636) | Money Orders |
| Internet Teller | Bank & Western Union Wires |
| Online Loan Application | Family Membership |
| MasterMoney Debit Cards | |

Location & Hours

UNO Federal Credit Union
Homer L. Hitt Alumni and Visitors Center
University of New Orleans
New Orleans, LA 70148

9:30 AM - 3:30 PM, Monday through Friday
Phone **504-280-6496** Fax 504-280-5459

St. Bernard Parish Government Complex
8201 W. Judge Perez Dr.
Chalmette, LA 70043

9:00 AM - 4:00 PM, Monday through Friday

E-mail unofcu@unofcu.org

(Please do not include your account numbers in any e-mail correspondence)

Website & Home Banking: www.unofcu.org

Mailing Address: UNO Federal Credit Union
University of New Orleans
New Orleans, LA 70148

ATM Locations

Available 24 Hours A Day:

Homer L. Hitt Alumni and Visitors Center,
Drive Up Machine, University of New Orleans

St. Bernard Parish Government Complex
Drive-Up Machine, 8201 W. Judge Perez Dr.
Chalmette, LA 70043

Pontchartrain Hall North Main Entrance,
University of New Orleans

The COVE, University of New Orleans

Available During Building Business Hours:

University Center (UC), 1st Floor near
Campus Post Office, University of New Orleans

UNO Lakefront Arena, Upper Level Concourse

UNO Privateer Enrollment Center, Earl K. Long
Library, University of New Orleans

UNO Research and Technology Park-Navy Building 2

24 Hour Night Depository:

Homer L. Hitt Alumni and Visitors Center
(Next to drive-up teller window)

To report a lost or stolen MasterMoney card
24 hours a day/7 days a week, call 1-866-546-8273.

Share Rates as of June 30, 2017

Account	Rate	APY*	Min. Balance to Earn Stated APY*
Savings (Share)	0.15%	0.15%	\$50.00
Christmas Club	0.15%	0.15%	NONE
Withheld Pay	0.15%	0.15%	NONE
IRA	0.75%	0.75%	NONE

*APY is the annual percentage yield. Dividend rates are declared monthly and paid on the first day of each calendar month. Dividends were compounded daily and were paid at the above rates. Fees may reduce the earnings on the account. Rates may change after the account is opened. APY is accurate as of the above listed date.

Checking Rates as of June 30, 2017

Account	Rate	APY*	Min. Balance to Earn Stated APY*
Privateer Checking	0.15%	0.15%	\$400.00

*APY is the annual percentage yield. Dividend rates are declared monthly and paid on the first day of each calendar month. Dividends were compounded daily and were paid at the above rates. Fees may reduce the earnings on the account. Rates may change after the account is opened. APY is accurate as of the above listed date.

Share Certificate Rates as of July 1, 2017

Term	Rate	APY*	Min. Balance to Earn Stated APY*
6 Months	0.38%	0.38%	\$300.00
12 Months	0.50%	0.50%	\$300.00
24 Months	0.75%	0.75%	\$300.00
36 Months	1.00%	1.00%	\$300.00
60 Months	1.50%	1.51%	\$300.00

*APY is the annual percentage yield. Dividend rates are subject to change at any time. Dividends are paid on the first day of each calendar month. Fees may reduce the earnings on the account. The rate and APY are fixed and will be in effect for the term of the account. The minimum opening deposit for all accounts is \$300.00 unless otherwise noted. APY is accurate as of the above listed date and is subject to change at any time. A penalty may be imposed for early withdrawal.

Loan Rates as of July 1, 2017

Account Type	Rate (Open-End Plans)*	APR**
New & Program Vehicle		as low as 1.990%
Refinanced Vehicle		as low as 1.990%
Used Vehicle		as low as 1.990%
Vehicle Warranty		7.990%
Helping Hands	0.0685%	25.000%
Signature		as low as 7.990%
Tuition	0.0240%	8.750%
Savings (Share) Secured		3.990%
Salary Advance	0.0493%	18.000%
Major Purchase		
(Including Older Used Vehicles)		as low as 7.990%
Home Improvement		6.900%
Home Equity		as low as 4.750%***
First Mortgage		CALL
VISA Classic		17.990%
VISA Platinum		Introductory Rate 0.000%
Goldline (Overdraft)	0.0342%	12.500%

*Late Charge on Open End Plans: If you are more than 20 days late in making a minimum payment, you will pay a late charge equal to 20% of the interest due on the date of the payment.

**APR is the Annual Percentage Rate. Please contact our office for additional information. Rates are current as of the date listed above and are subject to change at any time.

***Some restrictions apply. \$100.00 application fee is required (refundable at loan closing). No transaction or activity fees will be imposed. Closing Costs of up to \$428.00 may apply on properties located in Orleans Parish only. Annual Percentage Rate may vary, but will not exceed 18.00% APR. Daily Periodic Rate is 0.010959%. Loan amount is based on equity in home, as well as creditworthiness and income of borrower(s). Advertised rate is effective July 1, 2017 and subject to change on January 1 and July 1 of each calendar year. Call credit union for details.

Board of Directors

- Frank Schambach, *President*
- Norma Mukherjee, *First Vice President*
- LaJana Paige, *Second Vice President*
- Harsha Chacko, *Treasurer*
- Frances Skiffington, *Secretary*
- Ranzy Montet, *Member*
- Dinah Payne, *Member*

Staff

- Christopher Maurer, *Chief Executive Officer*
- Angela Capella, *Executive Vice President*
- Mario DeLeon, *Member Service Representative*
- Nina Desselle, *Member Service Representative*
- Beverly Hawkins, *Senior Member Service Representative*
- Jose Hodgson, *Finance Intern*
- Tina Huner, *Senior Loan Officer*
- Trudy Laureiro, *Senior Member Service Representative*
- Gay Parvazi, *Marketing & Business Development Manager*
- Stacy Rhone, *Member Service Representative*
- Martha Said, *Member Service Representative*
- Shelita St. Julien-Rhodies, *Member Service Representative*
- Pam Schaefer, *Records Manager*

PRODUCTS & SERVICES