



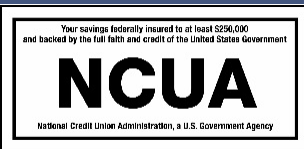
ACADIAN FEDERAL
CREDIT UNION
102 Sunbeam Lane
Lafayette, LA 70506

Phone:
337-233-6744
Fax: 337-233-4874
www.acadianfcu.org

Hours of Operation:
Lobby:
Monday – Friday
8:30 a.m. – 5:00 p.m.
Drive-up
Monday – Thursday
8:00 a.m. – 5:00 p.m.
Friday
8:00 a.m. – 5:30 p.m.

**Don't Forget for your
Convenience...**

Home Banking, Bill Pay,
ATM machine,
and Night Drop
Available 24 hours a day
7 days a week



We Do Business in Accordance with
the Federal Fair Housing Law and the
Equal Credit Opportunity Act

Newsletter Update



**Acadian Federal
credit • union**

Proudly serving our members since 1950

June 2019

EZ LOAN

No Credit Check

\$1,200.00 for 12 months at 15% APR*

June 18 - August 16



* APR = Annual Percentage Rate. No credit check. Restrictions may apply. Contact the loan department at 337-233-6744 for complete details. Offer available for a limited time. Based on a 15.00% APR for 12 month financing, payments will be \$109.00 per month for \$1,200.00 borrowed. An application fee of \$35.00 is due when application is submitted. Member eligibility required. Equal opportunity lender.

Cybersecurity Tips

Below are just a few tips from the book *The Secret to Cybersecurity* by Scott Augenbaum on how to keep you and your family safe.

- Become a human firewall and examine every email you receive. Realize that bad guys want to use your email account as a weapon.
- Understand that bad guys desperately want you to click a link or open an attachment in an email. Unless you've thoroughly validated its authenticity, don't click it!
- Look at the time an email was sent. If it was sent at 2:30 a.m. and you know that person never sends emails that late, don't open it before verifying it.
- Check the other recipients of the email. If an email was sent to a large group of people, it usually means the account was compromised and an automated program sent the message.
- If you receive an email with an urgent message from your credit union, Credit Card Company, utility company, FedEx, UPS, amazon, eBay, Facebook, LinkedIn, Instagram, or any other financial institution or social media application, don't open it or click on a link! Log into the actual account manually through a browser or application to check if there's a legitimate issue.
- Make a list of important telephone numbers, such as your credit union and credit card companies, and call the numbers YOU have instead of the ones included in suspicious emails.
- Use a different password for every website. If you have only one password, it's too easy for a criminal to break in to gain access to everything.
- Strong passwords need to be at least twelve characters in length, or even fifteen or more if you really want to be effective. They need to include upper and lowercase letters, numbers and at least one special character.
- Don't access your email account from untrusted devices.

\$500.00 Back to School Drawings

To help out with school expenses for this fall, Acadian Federal Credit Union will be holding **3** special drawings of **\$500.00** each. To be eligible, Parent(s) must have school age children (pre-k through 12th) who are also members of Acadian Federal Credit Union. Parents and children must be members for at least 6 months.
Register 1 time only from June 18th - July 19th.



End of School Drawing Winners 2019

70 Club Members 2018-2019
*Be watching for the new School Club
August 1, 2019*

\$25.00 Winners **\$10.00 Winners**

James Barrow
Rory Simon
Brielle Taylor

Connor Hyde
Des'Moni Isador
Malachi Carter
Keighan Wilson
Anna-Kate Williams



**MORE SAVINGS.
MORE POSSIBILITIES.**



There are more reasons than ever to love being a member of Acadian Federal Credit Union.

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why Acadian Federal Credit Union membership saves you money through exclusive member-only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over **\$2 billion** with offers like:

- » **\$100 cash reward** with each new line you activate with **Sprint**. Plus, existing customers earn \$100 Annual Loyalty Cash Rewards, and **25% off select accessories** in Sprint stores.
- » Credit union membership also saves you **up to \$15 on TurboTax** federal products.
- » Protecting your car and home shouldn't cost an arm and a leg. Acadian Federal Credit Union members can save big with an exclusive discount from the TruStage Home & Auto Insurance Program.
- » **Onboarding new partners in 2019.**

Learn all about how your Acadian Federal Credit Union membership gets you all these exclusive savings, and more at Acadian Federal Credit Union or LoveMyCreditUnion.org. Check them out and start enjoying credit union member benefits you never knew you had.

ANNUAL NOTICE REGARDING NON-VISA PINLESS DEBIT TRANSACTIONS

You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions. To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network. To initiate a non-Visa debit transaction, you may enter a PIN at a point-of sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. We have enabled non-Visa debit transaction processing on the Pulse, Plus or Cirrus network(s). The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Fund Transfers Agreement and Disclosure will not apply to transactions processed through non-Visa networks. Please contact the Credit Union with any questions you may have regarding this notice.

Privacy Notice

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at www.acadianfcu.org or we will mail you a free copy upon request if you call us at 337-233-6744