



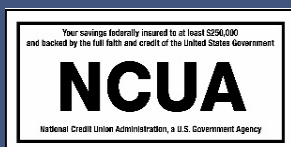
ACADIAN FEDERAL
CREDIT UNION
102 Sunbeam Lane
Lafayette, LA 70506

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 – Friday
8:00 a.m. – 5:00 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

March 2021

71ST Annual Business Meeting

This year's Annual Meeting will be held virtually on Monday, May 17, 2021 @ 5:00 p.m. The meeting will be done by Zoom since the attendance in the building is limited.

During the meeting, the winner of this year's Scholarship will be announced. For all of the members in attendance, we will be doing a drawing for cash and gift cards once the business meeting is over.

We will be taking registrations from April 26-May 14. If you would like to attend, please email generalinfo@acadianfcu.org to request a link to register. The week before the business meeting you will receive an email invitation with the link and instructions on how to log in the day of the meeting.

We appreciate you as a member and look forward to seeing you, virtually, at Acadian Federal Credit Union's 2021 Annual Business Meeting!

**Financed your Vehicle
Somewhere Else?**

**Check with us to
see if we can
Beat That Rate!**

Upcoming Holiday Closures

Good Friday
Friday, April 2, 2021
Memorial Day
Monday, May 31, 2021

3 reasons you should use your credit card when shopping online

January 8, 2021 by [JOHN PETTIT, CUINSIGHT.COM](#)

Online shopping is kind of a big deal. Even before 2020, e-commerce retail sales have been steadily increasing over the last 20 years. Lockdowns in the second quarter of 2020 boosted that number up quite a bit. Even at 11-12 percent of total sales in 2019, that number probably seems small for those of us who shop online all the time. But whether you're shopping online for the first time or the millionth, here are three reasons you should use a credit card instead of a debit card when you make an online purchase...

It has more fraud protection: If your credit or debit card is lost or stolen, you've got some protection thanks to The Fair Credit Billing Act (FCBA) and Electronic Fund Transfer Act (EFTA). According to the Federal Trade Commission (FTC), "your liability for unauthorized use of your credit card tops out at \$50. However, if you report the loss before your credit card is used, the FCBA says you are not responsible for any charges you didn't authorize." That's great news. If it's your debit card that's lost or stolen, the news isn't quite as good ... "If you report an ATM or debit card missing before someone uses it, the EFTA says you are not responsible for any unauthorized transactions. If someone uses your ATM or debit card before you report it lost or stolen, your liability depends on how quickly you report it."

It's good for your credit score: Some people enjoy using their credit cards for every purchase they make online or in-person and paying the balance off at the end of each month. That method has value, but it definitely isn't for everyone. However, if you were to choose to use your credit card for a handful of online purchases each month, it would be a great way to build your credit history and boost your score, while still being a responsible credit card user.

It has rewards: No one has ever been rewarded for using their debit card. Unless you consider the things you purchase to be rewards. But with a credit card, you have options! Whether you prefer earning cash back or getting travel perks, there's definitely a credit card out there that's perfect for you. Remember, if you're going to start using your credit card more, just make sure you're using one that has benefits that work for you.



Love My
Credit Union®
rewards

**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:

- » Members can **save up to \$360 on their wireless bill** by switching to no-contract wireless.
- » Members can **save up to 35% on IdentityIQ** credit report monitoring and identity theft protection.
- » Savings **up to \$15 on TurboTax** federal products.
- » Exclusive access to **home tech support and protection** with Asurion Home+.
- » Exclusive discount from the **TruStage Home & Auto Insurance Program**.
- » Members save on **SimpliSafe**, the #1 expert pick for home security.
- » Exclusive access to the **Love My Credit Union Rewards Powersports, RV & Boat Buying Program**.
- » Save on car maintenance + get \$10 off your first service using **CarAdvise**.
- » Save 40% on a 1-year membership to **Sam's Club**.
- » Build your credit history with rent and save up to 30% with **Rental Karma**.
- » Save \$40 on **Calm**, the #1 app for meditation and sleep.
- » Save on your **Travel and Entertainment** needs like Car Rentals, Hotels, Theme Parks, Movie Tickets and more!

Learn all about how your Acadian Federal Credit Union membership gets you all these exclusive savings and more at [LoveMyCreditUnion.org](https://www.LoveMyCreditUnion.org). Check them out and start enjoying credit union member benefits you never knew you had.